

ISO 20022

Payments Clearing and Settlement - 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 Payments Clearing and Settlement - Maintenance 2024 - 2025.

February 2025

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1 Message Set Overview

Introduction

This document describes the Payments Clearing and Settlement 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
pacs.002.001.15 FIToFIPaymentStatusReportV15	The FIToFIPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
pacs.003.001.11 FIToFICustomerDirectDebitV11	The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to collect funds from a debtor account for a creditor.
pacs.004.001.14 PaymentReturnV14	The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.
pacs.007.001.13 FIToFIPaymentReversalV13	The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.
pacs.008.001.13 FIToFICustomerCreditTransferV13	The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.
pacs.009.001.12 FinancialInstitutionCreditTransferV12	The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.
pacs.010.001.06 FinancialInstitutionDirectDebitV06	Scope: The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to

MessageDefinition	Definition
	<p>one or more creditor(s), where both debtor and creditor are financial institutions.</p> <p>Usage:</p> <p>The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.</p>
pac.028.001.06 FIToFIPaymentStatusRequestV06	<p>The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.</p>

2 **pacs.002.001.15** **FIToFIPaymentStatusReportV15**

2.1 **MessageDefinition Functionality**

Scope

The FIToFIPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.

Usage

The FIToFIPaymentStatusReport message is exchanged between agents to provide status information about instructions previously sent. Its usage will always be governed by a bilateral agreement between the agents.

The FIToFIPaymentStatusReport message can be used to provide information about the status (e.g. rejection, acceptance) of a credit transfer instruction, a direct debit instruction, as well as other intra-agent instructions (for example FIToFIPaymentCancellationRequest).

The FIToFIPaymentStatusReport message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

The FIToFIPaymentStatusReport message can be used in domestic and cross-border scenarios.

The FIToFIPaymentStatusReport may also be sent to the receiver of the payment in a real time payment scenario, as both sides of the transactions must be informed of the status of the transaction (for example either the beneficiary is credited, or the transaction is rejected).

Outline

The FIToFIPaymentStatusReportV15 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. **GroupHeader**

Set of characteristics shared by all individual transactions included in the status report message.

B. **OriginalGroupInformationAndStatus**

Original group information concerning the group of transactions, to which the status report message refers to.

C. **TransactionInformationAndStatus**

Information concerning the original transactions, to which the status report message refers.

D. **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> <FIToFIPmtStsRpt>	[1..1]		C8, C9, C10, C11, C18, C19, C20, C28	
	GroupHeader <GrpHdr>	[1..1]			15
	MessageIdentification <MsgId>	[1..1]	Text		15
	CreationDateTime <CreDtTm>	[1..1]	DateTime		15
	InstructingAgent <InstgAg>	[0..1]	±		15
	InstructedAgent <InstdAg>	[0..1]	±		16
	OriginalBusinessQuery <OrgnlBizQry>	[0..1]	±		17
	OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>	[0..*]		C26, C17	17
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		18
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		18
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		19
	OriginalNumberOfTransactions <OrgnlNbOfTx>	[0..1]	Text		19
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		19
	GroupStatus <GrpSts>	[0..1]	CodeSet		19
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	19
	Originator <Orgtr>	[0..1]	±		20
	Reason <Rsn>	[0..1]			21
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22
	AdditionalInformation <AddtlInf>	[0..*]	Text		22
	NumberOfTransactionsPerStatus <NbOfTxPerSts>	[0..*]	±		22
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]			22
	StatusIdentification <StsId>	[0..1]	Text		26
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		26
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		27
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		27

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		27
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		27
	TransactionStatus <TxSts>	[0..1]	CodeSet		27
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	27
	Originator <Orgtr>	[0..1]	±		28
	Reason <Rsn>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		30
Or}	Proprietary <Prtry>	[1..1]	Text		30
	AdditionalInformation <AddtlInf>	[0..*]	Text		30
	ChargesInformation <ChrgsInf>	[0..*]			30
	Amount <Amt>	[1..1]	Amount	C1, C7	30
	Agent <Agt>	[1..1]	±		31
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		32
	ProcessingDate <PrdgDt>	[0..1]	±		32
	EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>	[0..1]	±		32
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		33
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		33
	CreditSettlementKey <CdtSttlmKey>	[0..1]	Text		33
	InstructingAgent <InstgAgt>	[0..1]	±		33
	InstructedAgent <InstdAgt>	[0..1]	±		34
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			35
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	38
	Amount <Amt>	[0..1]	±		38
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		39
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		39
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		39
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		39
	SettlementInformation <SttlmInf>	[0..1]		C15, C16, C22,	40

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
				C23, C24, C25, C30, C31	
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		42
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	43
	ClearingSystem <ClrSys>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		44
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	45
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		45
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	46
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		47
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	47
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		48
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		49
	MandateRelatedInformation <MndtRltdInf>	[0..1]			49
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	51
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		63
	RemittanceInformation <RmtInf>	[0..1]	±		64
	UltimateDebtor <UltmtDbtr>	[0..1]			64
{Or	Party <Pty>	[1..1]	±		64
Or}	Agent <Agt>	[1..1]	±		65
	Debtor <Dbtr>	[0..1]			66
{Or	Party <Pty>	[1..1]	±		66
Or}	Agent <Agt>	[1..1]	±		67
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	68
	DebtorAgent <DbtrAgt>	[0..1]	±		69
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	69
	CreditorAgent <CdtrAgt>	[0..1]	±		70
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	71
	Creditor <Cdtr>	[0..1]			72
{Or	Party <Pty>	[1..1]	±		72

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		73
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	74
	UltimateCreditor <UltmtCdtr>	[0..1]			75
{Or	Party <Pty>	[1..1]	±		75
Or}	Agent <Agt>	[1..1]	±		76
	Purpose <Purp>	[0..1]	±		77
	SupplementaryData <SplmtryData>	[0..*]	±	C29	77
	SupplementaryData <SplmtryData>	[0..*]	±	C29	78

2.3 Constraints

C1 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.

C2 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C4 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.

C5 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.

C6 Country

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

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 GroupStatusAcceptedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProgress), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleStatus1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C9 GroupStatusPendingRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG (Pending), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRulePending1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C10 GroupStatusReceivedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD (Received), then TransactionInformationAndStatus/TransactionStatus is not allowed.

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleReceived1Code
    And    /TransactionInformationAndStatus[1] is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be absent

```

This constraint is defined at the MessageDefinition level.

C11 GroupStatusRejectedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT (Rejected), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleRejected1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C12 IBAN

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

C13 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.

C14 IdentificationOrProxyPresenceRule

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

C15 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C16 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C17 NumberOfTransactionPerStatusGuideline

OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

C18 OriginalGroupInformationAbsenceRule

If OriginalGroupInformationAndStatus is absent, then

TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformationAndStatus[1] is absent

Following Must be True

/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C19 OriginalGroupInformationMultiplePresenceRule

If OriginalGroupInformationAndStatus is present and multiple times (Occurrence > 1), then TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformationAndStatus[2] is present

Following Must be True

/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C20 OriginalGroupInformationSinglePresenceRule

If OriginalGroupInformationAndStatus is present and only once, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent.

On Condition

/OriginalGroupInformationAndStatus[1] is present

And /OriginalGroupInformationAndStatus[2] is absent

Following Must be True

/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be absent

This constraint is defined at the MessageDefinition level.

C21 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C22 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C23 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C24 SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C25 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C26 StatusReasonInformationRule

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

C27 StatusReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

C28 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C29 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.

C30 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C31 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual transactions included in the status report message.

GroupHeader <GrpHdr> contains the following **GroupHeader120** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		15
	CreationDateTime <CreDtTm>	[1..1]	DateTime		15
	InstructingAgent <InstgAgt>	[0..1]	±		15
	InstructedAgent <InstdAgt>	[0..1]	±		16
	OriginalBusinessQuery <OrgnlBizQry>	[0..1]	±		17

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 868

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 861

2.4.1.3 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.1.4 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.1.5 OriginalBusinessQuery <OrgnlBizQry>

Presence: [0..1]

Definition: Unique identification, as assigned by the original requestor, to unambiguously identify the business query message.

OriginalBusinessQuery <OrgnlBizQry> contains the following elements (see "OriginalBusinessQuery1" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		775
	MessageNameIdentification <MsgNmId>	[0..1]	Text		775
	CreationDateTime <CreDtTm>	[0..1]	DateTime		775

2.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [0..*]

Definition: Original group information concerning the group of transactions, to which the status report message refers to.

Impacted by: C26 "StatusReasonInformationRule", C17 "NumberOfTransactionPerStatusGuideline"

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following **OriginalGroupHeader22** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		18
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		18
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		19
	OriginalNumberOfTransactions <OrgnlNbOfTx>	[0..1]	Text		19
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		19
	GroupStatus <GrpSts>	[0..1]	CodeSet		19
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	19
	Originator <Orgtr>	[0..1]	±		20
	Reason <Rsn>	[0..1]			21
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22
	AdditionalInformation <AddtlInf>	[0..*]	Text		22
	NumberOfTransactionsPerStatus <NbOfTxPerSts>	[0..*]	±		22

Constraints

- **NumberOfTransactionPerStatusGuideline**

OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

- **StatusReasonInformationRule**

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

On Condition

/GroupStatus is present

And /GroupStatus is not within DataType <<Code>>

ValidationRulePendingAndRejected1Code

Following Must be True

/StatusReasonInformation[*]/AdditionalInformation[*] Must be absent

2.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

Datatype: "Max35Text" on page 868

2.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

2.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODatetime" on page 861

2.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTx>

Presence: [0..1]

Definition: Number of individual transactions contained in the original message.

Datatype: "Max15NumericText" on page 866

2.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 864

2.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 853

2.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C27 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation14** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		20
	Reason <Rsn>	[0..1]			21
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22
	AdditionalInformation <AddtlInf>	[0..*]	Text		22

Constraints

- **StatusReasonRule**

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

On Condition
 /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code
And /Reason is present
And /Reason/Code is present
Following Must be True
 /AdditionalInformation[1] Must be present

2.4.2.7.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.2.7.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22

2.4.2.7.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 855

2.4.2.7.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 868

2.4.2.7.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 865

2.4.2.8 NumberOfTransactionsPerStatus <NbOfTxSPerSts>

Presence: [0..*]

Definition: Detailed information on the number of transactions for each identical transaction status.

NumberOfTransactionsPerStatus <NbOfTxSPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxS>	[1..1]	Text		773
	DetailedStatus <DtldSts>	[1..1]	CodeSet		773
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		774

2.4.3 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

Definition: Information concerning the original transactions, to which the status report message refers.

TransactionInformationAndStatus <TxInfAndSts> contains the following **PaymentTransaction164** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		26
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		26
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		27
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		27
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		27
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		27
	TransactionStatus <TxSts>	[0..1]	CodeSet		27
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	27
	Originator <Orgtr>	[0..1]	±		28
	Reason <Rsn>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		30
Or}	Proprietary <Prtry>	[1..1]	Text		30
	AdditionalInformation <AddtlInf>	[0..*]	Text		30
	ChargesInformation <ChrgsInf>	[0..*]			30
	Amount <Amt>	[1..1]	Amount	C1, C7	30
	Agent <Agt>	[1..1]	±		31
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		32
	ProcessingDate <PrcgDt>	[0..1]	±		32
	EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>	[0..1]	±		32
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		33
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		33
	CreditSettlementKey <CdtSttlmKey>	[0..1]	Text		33
	InstructingAgent <InstgAgt>	[0..1]	±		33
	InstructedAgent <InstdAgt>	[0..1]	±		34
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			35
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	38
	Amount <Amt>	[0..1]	±		38

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		39
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		39
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		39
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		39
	SettlementInformation <SttlmInf>	[0..1]		C15, C16, C22, C23, C24, C25, C30, C31	40
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		42
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	43
	ClearingSystem <ClrSys>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		44
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	45
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		45
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	46
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		47
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	47
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		48
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		49
	MandateRelatedInformation <MndtRltdInf>	[0..1]			49
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	51
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalCreditorSchemeldentification <OrgnlCdtrSchmeld>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		63
	RemittanceInformation <RmtInf>	[0..1]	±		64
	UltimateDebtor <UltmtDbtr>	[0..1]			64
{Or	Party <Pty>	[1..1]	±		64
Or}	Agent <Agt>	[1..1]	±		65
	Debtor <Dbtr>	[0..1]			66
{Or	Party <Pty>	[1..1]	±		66
Or}	Agent <Agt>	[1..1]	±		67

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	68
	DebtorAgent <DbtrAgt>	[0..1]	±		69
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	69
	CreditorAgent <CdtrAgt>	[0..1]	±		70
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	71
	Creditor <Cdtr>	[0..1]			72
{Or	Party <Pty>	[1..1]	±		72
Or}	Agent <Agt>	[1..1]	±		73
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	74
	UltimateCreditor <UltmtCdtr>	[0..1]			75
{Or	Party <Pty>	[1..1]	±		75
Or}	Agent <Agt>	[1..1]	±		76
	Purpose <Purp>	[0..1]	±		77
	SupplementaryData <SplmtryData>	[0..*]	±	C29	77

2.4.3.1 StatusIdentification <StsId>

Presence: [0..1]

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

Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.

Datatype: "Max35Text" on page 868

2.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 774 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		774
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		774
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		775

2.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

2.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 868

2.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 868

2.4.3.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 863

2.4.3.7 TransactionStatus <TxSts>

Presence: [0..1]

Definition: Specifies the status of a transaction, as published in an external payment transaction status code list.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 854

2.4.3.8 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C27 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation14** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		28
	Reason <Rsn>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		30
Or}	Proprietary <Prtry>	[1..1]	Text		30
	AdditionalInformation <AddtlInf>	[0..*]	Text		30

Constraints

- **StatusReasonRule**

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

On Condition

/Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

And /Reason/Code is present

Following Must be True

/AdditionalInformation[1] Must be present

2.4.3.8.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.3.8.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		30
Or}	Proprietary <Prtry>	[1..1]	Text		30

2.4.3.8.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 855

2.4.3.8.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 868

2.4.3.8.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 865

2.4.3.9 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges related to the processing of the rejection of the instruction.

Usage: This is passed on for information purposes only. Settlement of the charges will be done separately.

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	30
	Agent <Agt>	[1..1]	±		31
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32

2.4.3.9.1 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.3.9.2 Agent <Agt>

Presence: [1..1]

Definition: Agent that takes the transaction charges or to which the transaction charges are due.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.9.3 Type <Tp>

Presence: [0..1]

Definition: Defines the type of charges.

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

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

2.4.3.9.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 850

2.4.3.9.3.2 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 766 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		766
	Issuer <Issr>	[0..1]	Text		767

2.4.3.10 AcceptanceDateTime <AcptncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Datatype: "ISODatetime" on page 861

2.4.3.11 ProcessingDate <PrcgDt>

Presence: [0..1]

Definition: Date/time at which the instruction was processed by the specified party.

ProcessingDate <PrcgDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		751
Or}	DateTime <DtTm>	[1..1]	DateTime		751

2.4.3.12 EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>

Presence: [0..1]

Definition: Date and time at which a transaction is completed and cleared, that is, payment is effected.

EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		751
Or}	DateTime <DtTm>	[1..1]	DateTime		751

2.4.3.13 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

2.4.3.14 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

2.4.3.15 CreditSettlementKey <CdtSttlmKey>

Presence: [0..1]

Definition: Cryptographic key provided by the CreditorAgent to confirm that settlement on the creditor's account is guaranteed.

Datatype: "SHA256SignatureText" on page 869

2.4.3.16 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.17 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference42 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	38
	Amount <Amt>	[0..1]	±		38
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		39
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		39
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		39
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		39
	SettlementInformation <SttlmInf>	[0..1]		C15, C16, C22, C23, C24, C25, C30, C31	40
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		42
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	43
	ClearingSystem <ClrSys>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		44
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	45
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		45
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	46
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		47
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	47
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		48
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		49
	MandateRelatedInformation <MndtRltdInf>	[0..1]			49
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	51
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		63
	RemittanceInformation <RmtInf>	[0..1]	±		64
	UltimateDebtor <UltmtDbtr>	[0..1]			64
{Or	Party <Pty>	[1..1]	±		64
Or}	Agent <Agt>	[1..1]	±		65
	Debtor <Dbtr>	[0..1]			66
{Or	Party <Pty>	[1..1]	±		66

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		67
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	68
	DebtorAgent <DbtrAgt>	[0..1]	±		69
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	69
	CreditorAgent <CdtrAgt>	[0..1]	±		70
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	71
	Creditor <Cdtr>	[0..1]			72
{Or	Party <Pty>	[1..1]	±		72
Or}	Agent <Agt>	[1..1]	±		73
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	74
	UltimateCreditor <UltmtCdtr>	[0..1]			75
{Or	Party <Pty>	[1..1]	±		75
Or}	Agent <Agt>	[1..1]	±		76
	Purpose <Purp>	[0..1]	±		77

2.4.3.18.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.3.18.2 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see ["AmountType4Choice"](#) on page 748 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C12	748
Or}	EquivalentAmount <EqvtAmt>	[1..1]			749
	Amount <Amt>	[1..1]	Amount	C2, C12	749
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	749

2.4.3.18.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: ["ISODate"](#) on page 861

2.4.3.18.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: ["ISODate"](#) on page 861

2.4.3.18.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see ["DateAndDateTime2Choice"](#) on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		751
Or}	DateTime <DtTm>	[1..1]	DateTime		751

2.4.3.18.6 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.3.18.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C22 "SettlementMethodAgentRule", C23 "SettlementMethodClearingRule", C24 "SettlementMethodCoverAgentRule", C25 "SettlementMethodCoverRule", C30 "ThirdReimbursementAgentAccountRule", C31 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		42
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	43
	ClearingSystem <ClrSys>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		44
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	45
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		45
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	46
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		47
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	47

Constraints

• InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

• InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

• SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

```

    /ClearingSystem Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent

```

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

On Condition

```

    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent

```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

On Condition

```

    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present

```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

On Condition

```

    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent

```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

On Condition

```

    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent

```

- **ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

On Condition

```

    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present

```

2.4.3.18.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 859

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

2.4.3.18.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

2.4.3.18.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

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

2.4.3.18.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

2.4.3.18.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

2.4.3.18.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>*Presence:* [0..1]*Definition:* Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.*Impacted by:* C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

```

2.4.3.18.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>*Presence:* [0..1]*Definition:* Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

2.4.3.18.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: [C14 "IdentificationOrProxyPresenceRule"](#), [C13 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

2.4.3.18.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 788 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		788
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		789
	ServiceLevel <SvcLvl>	[0..*]			789
{Or	Code <Cd>	[1..1]	CodeSet		789
Or}	Proprietary <Prtry>	[1..1]	Text		789
	LocalInstrument <LclInstrm>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		790
Or}	Proprietary <Prtry>	[1..1]	Text		790
	SequenceType <SeqTp>	[0..1]	CodeSet		790
	CategoryPurpose <CtgyPurp>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		791
Or}	Proprietary <Prtry>	[1..1]	Text		791

2.4.3.18.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 857

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

2.4.3.18.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains one of the following **MandateRelatedData3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	51
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		63

2.4.3.18.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

Impacted by: C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"

DirectDebitMandate <DrctDbtMndt> contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

```

On Condition
  /AmendmentIndicator is equal to value 'false'
Following Must be True
  /AmendmentInformationDetails Must be absent

```

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

```

On Condition
  /AmendmentIndicator is equal to value 'true'
Following Must be True
  /AmendmentInformationDetails Must be present

```

2.4.3.18.10.1.1 MandateIdentification <Mndtld>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

2.4.3.18.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 861

2.4.3.18.10.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

2.4.3.18.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62

2.4.3.18.10.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

2.4.3.18.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.3.18.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnICdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.10.1.4.4 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnICdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

2.4.3.18.10.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.3.18.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

2.4.3.18.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

2.4.3.18.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 861

2.4.3.18.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

2.4.3.18.10.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61

2.4.3.18.10.1.4.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 853

2.4.3.18.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 868

2.4.3.18.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 865

2.4.3.18.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max1025Text" on page 865

2.4.3.18.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

2.4.3.18.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

2.4.3.18.10.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

2.4.3.18.10.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63

2.4.3.18.10.1.9.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 853

2.4.3.18.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 868

2.4.3.18.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: "Exact2NumericText" on page 865

2.4.3.18.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 751 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		751
	Type <Tp>	[0..1]	±		751
	DateOfSignature <DtOfSgntr>	[0..1]	Date		752
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		752
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		752
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		752
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		752
	Frequency <Frqcy>	[0..1]	±		753
	Reason <Rsn>	[0..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		753
Or}	Proprietary <Prtry>	[1..1]	Text		753

2.4.3.18.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 801 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

2.4.3.18.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		64
Or}	Agent <Agt>	[1..1]	±		65

2.4.3.18.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.3.18.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		66
Or}	Agent <Agt>	[1..1]	±		67

2.4.3.18.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.3.18.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: [C14 "IdentificationOrProxyPresenceRule"](#), [C13 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

2.4.3.18.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

2.4.3.18.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.18 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: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

2.4.3.18.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		72
Or}	Agent <Agt>	[1..1]	±		73

2.4.3.18.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.3.18.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.20 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.

Impacted by: [C14 "IdentificationOrProxyPresenceRule"](#), [C13 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

2.4.3.18.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		75
Or}	Agent <Agt>	[1..1]	±		76

2.4.3.18.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

2.4.3.18.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

2.4.3.18.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "[Purpose2Choice](#)" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

2.4.3.19 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C29 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 772](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

2.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C29 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 772](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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 **pacs.003.001.11** **FIToFICustomerDirectDebitV11**

3.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system.

It is used to collect funds from a debtor account for a creditor.

Usage

The FltoFICustomerDirectDebit message can contain one or more customer direct debit instructions.

The FIToFICustomerDirectDebit message does not allow for grouping.

The FltoFICustomerDirectDebit message may or may not contain mandate related information, that is extracts from a mandate, such as the MandateIdentification or DateOfSignature. The FIToFICustomerDirectDebit message must not be considered as a mandate.

The FltoFICustomerDirectDebit message can be used in domestic and cross-border scenarios.

Outline

The FIToFICustomerDirectDebitV11 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. DirectDebitTransactionInformation

Set of elements providing information specific to the individual direct debit(s).

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> <FIToFICstmrDrctDbt>	[1..1]		C12, C16, C20, C26, C30, C33, C34, C36	
	GroupHeader <GrpHdr>	[1..1]		C32	87
	MessageIdentification <MsgId>	[1..1]	Text		88
	CreationDateTime <CreDtTm>	[1..1]	DateTime		89
	Authorisation <Authstn>	[0..2]	±		89
	BatchBooking <BtchBookg>	[0..1]	Indicator		89
	NumberOfTransactions <NbOfTx>	[1..1]	Text		89
	ControlSum <CtrlSum>	[0..1]	Quantity		89
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	90
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		90
	SettlementInformation <SttlmInf>	[1..1]		C28, C29	90
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		91
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	91
	ClearingSystem <ClrSys>	[0..1]			92
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		92
	InstructingAgent <InstgAgt>	[0..1]	±		93
	InstructedAgent <InstdAgt>	[0..1]	±		94
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C8, C17, C18, C19, C21, C22, C23, C24, C25, C7, C37, C38	94
	PaymentIdentification <PmtId>	[1..1]	±	C35	99

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		99
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	100
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		100
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		101
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			101
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	101
	ExchangeRate <XchgRate>	[0..1]	Rate		102
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		102
	ChargesInformation <ChrgsInf>	[0..*]			102
	Amount <Amt>	[1..1]	Amount	C2, C11	103
	Agent <Agt>	[1..1]	±		103
	Type <Tp>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	±		104
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		105
	DirectDebitTransaction <DrctDbtTx>	[0..1]			105
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	107
	MandateIdentification <MndtId>	[0..1]	Text		109
	DateOfSignature <DtOfSgntr>	[0..1]	Date		109
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		109
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			109
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		118
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		118
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		118
	Frequency <Frqcy>	[0..1]	±		118
	Reason <Rsn>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119
	TrackingDays <TrckgDays>	[0..1]	Text		119
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		119
	PreNotificationIdentification <PreNtfctnld>	[0..1]	Text		120
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		121
	Creditor <Cdtr>	[1..1]	±		121
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	122
	CreditorAgent <CdtrAgt>	[1..1]	±		123
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	124
	UltimateCreditor <UltmtCdtr>	[0..1]	±		125
	InitiatingParty <InitgPty>	[0..1]	±		126
	InstructingAgent <InstgAgt>	[0..1]	±		127
	InstructedAgent <InstdAgt>	[0..1]	±		128
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		129
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	130
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		131

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	131
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		132
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	133
	Debtor <Dbtr>	[1..1]	±		134
	DebtorAccount <DbtrAcct>	[1..1]	±	C15, C14	135
	DebtorAgent <DbtrAgt>	[1..1]	±		136
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	137
	UltimateDebtor <UltmtDbtr>	[0..1]	±		138
	Purpose <Purp>	[0..1]	±		139
	RegulatoryReporting <RgltryRptg>	[0..10]	±		140
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			140
	RemittanceIdentification <RmtId>	[0..1]	Text		141
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			141
	Method <Mtd>	[1..1]	CodeSet		141
	ElectronicAddress <ElctncAdr>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]			142
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142
	RemittanceInformation <RmtInf>	[0..1]	±		143
	SupplementaryData <SplmtryData>	[0..*]	±	C31	144
	SupplementaryData <SplmtryData>	[0..*]	±	C31	144

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 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C5 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.

C6 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.

C7 ChargesAmountGuideline

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

C8 ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 IBAN

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

C14 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.

C15 IdentificationOrProxyPresenceRule

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

C16 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then DirectDebitTransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/DirectDebitTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C17 InstructedAmountAndExchangeRate1Rule

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C18 InstructedAmountAndExchangeRate2Rule

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C19 InstructedAmountAndExchangeRate3Rule

If InstructedAmount is not present, then ExchangeRate is not allowed.

C20 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then DirectDebitTransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/DirectDebitTransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C21 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C22 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C23 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C24 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C25 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C26 PaymentTypeInformationRule

If GroupHeader/PaymentTypeInformation is present, then DirectDebitTransactionInformation/PaymentTypeInformation is not allowed.

On Condition

/GroupHeader/PaymentTypeInformation is present

Following Must be True

/DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent

This constraint is defined at the MessageDefinition level.

C27 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C28 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ClearingSystem is not allowed.

C29 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed.

C30 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C31 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.

C32 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C33 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /DirectDebitTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C34 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementAmount/

attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C35 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C36 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then
DirectDebitTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be
present

This constraint is defined at the MessageDefinition level.

C37 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C38 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C32 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader125** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		88
	CreationDateTime <CreDtTm>	[1..1]	DateTime		89
	Authorisation <Authstn>	[0..2]	±		89
	BatchBooking <BtchBookg>	[0..1]	Indicator		89
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		89
	ControlSum <CtrlSum>	[0..1]	Quantity		89
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	90
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		90
	SettlementInformation <SttlmInf>	[1..1]		C28, C29	90
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		91
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	91
	ClearingSystem <ClrSys>	[0..1]			92
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		92
	InstructingAgent <InstgAgt>	[0..1]	±		93
	InstructedAgent <InstdAgt>	[0..1]	±		94

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition

/TotalInterbankSettlementAmount is present

Following Must be True

/InterbankSettlementDate Must be present

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 868

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ["ISODateTime" on page 861](#)

3.4.1.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following elements (see ["Authorisation1Choice" on page 771](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		771
Or}	Proprietary <Prtry>	[1..1]	Text		772

3.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see ["BatchBookingIndicator" on page 863](#)):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.
- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

3.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: ["Max15NumericText" on page 866](#)

3.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: ["DecimalNumber" on page 864](#)

3.4.1.7 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

3.4.1.8 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

3.4.1.9 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C28 "SettlementMethodAgentRule", C29 "SettlementMethodClearingRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction14** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		91
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	91
	ClearingSystem <ClrSys>	[0..1]			92
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92

Constraints

- **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ClearingSystem is not allowed.

```

On Condition
    /SettlementMethod is equal to value 'InstructingAgent'
Or    /SettlementMethod is equal to value 'InstructedAgent'
Following Must be True
    /ClearingSystem Must be absent

```

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed.

```

On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be present

```

3.4.1.9.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod2Code" on page 860

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

3.4.1.9.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

3.4.1.9.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92

3.4.1.9.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

3.4.1.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

3.4.1.10 PaymentTypeInformation <PmtTplnf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 788 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		788
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		789
	ServiceLevel <SvcLvl>	[0..*]			789
{Or	Code <Cd>	[1..1]	CodeSet		789
Or}	Proprietary <Prtry>	[1..1]	Text		789
	LocalInstrument <LclInstrm>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		790
Or}	Proprietary <Prtry>	[1..1]	Text		790
	SequenceType <SeqTp>	[0..1]	CodeSet		790
	CategoryPurpose <CtgyPurp>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		791
Or}	Proprietary <Prtry>	[1..1]	Text		791

3.4.1.11 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.1.12 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual direct debit(s).

Impacted by: C8 "ChargesInformationAndInstructedAmountRule", C17

"InstructedAmountAndExchangeRate1Rule", C18 "InstructedAmountAndExchangeRate2Rule", C19

"InstructedAmountAndExchangeRate3Rule", C21 "IntermediaryAgent1AccountRule", C22

"IntermediaryAgent2AccountRule", C23 "IntermediaryAgent2Rule", C24

"IntermediaryAgent3AccountRule", C25 "IntermediaryAgent3Rule", C7 "ChargesAmountGuideline",

C37 "UltimateCreditorGuideline", C38 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following
DirectDebitTransactionInformation31 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C35	99
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		99
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	100
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		100
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		101
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			101
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101
	InstructedAmount <InstAmt>	[0..1]	Amount	C2, C11	101
	ExchangeRate <XchgRate>	[0..1]	Rate		102
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		102
	ChargesInformation <ChrgsInf>	[0..*]			102
	Amount <Amt>	[1..1]	Amount	C2, C11	103
	Agent <Agt>	[1..1]	±		103
	Type <Tp>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	±		104
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		105
	DirectDebitTransaction <DrctDbtTx>	[0..1]			105
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	107
	MandateIdentification <MndtId>	[0..1]	Text		109
	DateOfSignature <DtOfSgntr>	[0..1]	Date		109
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		109
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			109
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		118
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		118
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		118
	Frequency <Frqcy>	[0..1]	±		118
	Reason <Rsn>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119
	TrackingDays <TrckgDays>	[0..1]	Text		119
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		119
	PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		120
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		121
	Creditor <Cdtr>	[1..1]	±		121
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	122
	CreditorAgent <CdtrAgt>	[1..1]	±		123
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	124
	UltimateCreditor <UltmtCdtr>	[0..1]	±		125
	InitiatingParty <InitgPty>	[0..1]	±		126
	InstructingAgent <InstgAgt>	[0..1]	±		127
	InstructedAgent <InstdAgt>	[0..1]	±		128
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		129

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	130
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		131
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	131
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		132
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	133
	Debtor <Dbtr>	[1..1]	±		134
	DebtorAccount <DbtrAcct>	[1..1]	±	C15, C14	135
	DebtorAgent <DbtrAgt>	[1..1]	±		136
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	137
	UltimateDebtor <UltmtDbtr>	[0..1]	±		138
	Purpose <Purp>	[0..1]	±		139
	RegulatoryReporting <RgltryRptg>	[0..10]	±		140
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			140
	RemittanceIdentification <RmtId>	[0..1]	Text		141
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			141
	Method <Mtd>	[1..1]	CodeSet		141
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]			142
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142
	RemittanceInformation <RmtInf>	[0..1]	±		143
	SupplementaryData <SplmtryData>	[0..*]	±	C31	144

Constraints

- **ChargesAmountGuideline**

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

On Condition

/ChargesInformation[*]/Amount is present

Following Must be True
/InstructedAmount Must be present

- **InstructedAmountAndExchangeRate1Rule**

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

On Condition
/InstructedAmount is present
And /InstructedAmount/attribute::Currency is different from /
InterbankSettlementAmount/attribute::Currency
Following Must be True
/ExchangeRate Must be present

- **InstructedAmountAndExchangeRate2Rule**

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition
/InstructedAmount is present
And /InstructedAmount/attribute::Currency is equal to /
InterbankSettlementAmount/attribute::Currency
Following Must be True
/ExchangeRate Must be absent

- **InstructedAmountAndExchangeRate3Rule**

If InstructedAmount is not present, then ExchangeRate is not allowed.

On Condition
/InstructedAmount is absent
Following Must be True
/ExchangeRate Must be absent

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

On Condition
/IntermediaryAgent1 is absent
Following Must be True
/IntermediaryAgent1Account Must be absent

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

On Condition
/IntermediaryAgent2 is absent
Following Must be True
/IntermediaryAgent2Account Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition
/IntermediaryAgent2 is present
Following Must be True
/IntermediaryAgent1 Must be present

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

On Condition
/IntermediaryAgent3 is absent

Following Must be True
 /IntermediaryAgent3Account Must be absent

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition
 /IntermediaryAgent3 is present
 Following Must be True
 /IntermediaryAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

3.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: C35 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 765 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True
 /TransactionIdentification Must be present
 Or /UETR Must be present

3.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 788 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		788
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		789
	ServiceLevel <SvcLvl>	[0..*]			789
{Or	Code <Cd>	[1..1]	CodeSet		789
Or}	Proprietary <Prtry>	[1..1]	Text		789
	LocalInstrument <LclInstrm>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		790
Or}	Proprietary <Prtry>	[1..1]	Text		790
	SequenceType <SeqTp>	[0..1]	CodeSet		790
	CategoryPurpose <CtgyPurp>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		791
Or}	Proprietary <Prtry>	[1..1]	Text		791

3.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

3.4.2.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

3.4.2.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 858

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

3.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101

3.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 861

3.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 861

3.4.2.7 InstructedAmount <InstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.2.8 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 864

3.4.2.9 ChargeBearer <ChrgBr>

Presence: [1..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 848

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

3.4.2.10 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	103
	Agent <Agt>	[1..1]	±		103
	Type <Tp>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	±		104

3.4.2.10.1 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.2.10.2 Agent <Agt>

Presence: [1..1]

Definition: Agent that takes the transaction charges or to which the transaction charges are due.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.10.3 Type <Tp>

Presence: [0..1]

Definition: Defines the type of charges.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	±		104

3.4.2.10.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "[ExternalChargeType1Code](#)" on page 850

3.4.2.10.3.2 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 766 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		766
	Issuer <Issr>	[0..1]	Text		767

3.4.2.11 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "[ISODate](#)" on page 861

3.4.2.12 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following **DirectDebitTransaction12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	107
	MandateIdentification <MndtId>	[0..1]	Text		109
	DateOfSignature <DtOfSgntr>	[0..1]	Date		109
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		109
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			109
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		118
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		118
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		118
	Frequency <Frqcy>	[0..1]	±		118
	Reason <Rsn>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119
	TrackingDays <TrckgDays>	[0..1]	Text		119
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		119
	PreNotificationIdentification <PreNtfctnlId>	[0..1]	Text		120

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		121

3.4.2.12.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the direct debit mandate signed between the creditor and the debtor.

Impacted by: C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		109
	DateOfSignature <DtOfSgntr>	[0..1]	Date		109
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		109
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			109
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		118
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		118
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		118
	Frequency <Frqcy>	[0..1]	±		118
	Reason <Rsn>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119
	TrackingDays <TrckgDays>	[0..1]	Text		119

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

On Condition

/AmendmentIndicator is equal to value 'false'

Following Must be True

/AmendmentInformationDetails Must be absent

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

On Condition

/AmendmentIndicator is equal to value 'true'

Following Must be True

/AmendmentInformationDetails Must be present

3.4.2.12.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

3.4.2.12.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 861

3.4.2.12.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

3.4.2.12.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118

3.4.2.12.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

3.4.2.12.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

3.4.2.12.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnICdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.12.1.4.4 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnICdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

3.4.2.12.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

3.4.2.12.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

3.4.2.12.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.12.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

3.4.2.12.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 861

3.4.2.12.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

3.4.2.12.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

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

3.4.2.12.1.4.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 853

3.4.2.12.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 868

3.4.2.12.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 865

3.4.2.12.1.5 ElectronicSignature <ElectrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max1025Text" on page 865

3.4.2.12.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

3.4.2.12.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

3.4.2.12.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

3.4.2.12.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119

3.4.2.12.1.9.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: ["ExternalMandateSetupReason1Code" on page 853](#)

3.4.2.12.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: ["Max70Text" on page 868](#)

3.4.2.12.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: ["Exact2NumericText" on page 865](#)

3.4.2.12.2 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

3.4.2.12.3 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

Definition: Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.

Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information.

Datatype: "Max35Text" on page 868

3.4.2.12.4 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

Definition: Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent.

Datatype: "ISODate" on page 861

3.4.2.13 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

3.4.2.14 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.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

3.4.2.15 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.16 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

3.4.2.17 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

3.4.2.18 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the creditor or a party that initiates the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

3.4.2.19 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.20 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.21 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.22 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

3.4.2.23 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.24 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

3.4.2.25 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor agent and creditor agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.26 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

3.4.2.27 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

3.4.2.28 DebtorAccount <DbtrAcct>

Presence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

3.4.2.29 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

3.4.2.30 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

3.4.2.31 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

3.4.2.32 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

3.4.2.33 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 798 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		799
	Authority <Authrty>	[0..1]			799
	Name <Nm>	[0..1]	Text		799
	Country <Ctry>	[0..1]	CodeSet	C10	800
	Details <Dtls>	[0..*]			800
	Type <Tp>	[0..1]	Text		800
	Date <Dt>	[0..1]	Date		800
	Country <Ctry>	[0..1]	CodeSet	C10	800
	Code <Cd>	[0..1]	Text		801
	Amount <Amt>	[0..1]	Amount	C2, C12	801
	Information <Inf>	[0..*]	Text		801

3.4.2.34 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		141
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			141
	Method <Mtd>	[1..1]	CodeSet		141
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]			142
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142

3.4.2.34.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 868

3.4.2.34.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

RemittanceLocationDetails <RmtLctnDtls> contains the following **RemittanceLocationData2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		141
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]			142
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142

3.4.2.34.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 858

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.

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

3.4.2.34.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 867

3.4.2.34.2.3 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142

3.4.2.34.2.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 866

3.4.2.34.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 795 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			795
{Or	Code <Cd>	[1..1]	CodeSet		796
Or}	Proprietary <Prtry>	[1..1]	±		796
	CareOf <CareOf>	[0..1]	Text		796
	Department <Dept>	[0..1]	Text		796
	SubDepartment <SubDept>	[0..1]	Text		796
	StreetName <StrtNm>	[0..1]	Text		797
	BuildingNumber <BldgNb>	[0..1]	Text		797
	BuildingName <BldgNm>	[0..1]	Text		797
	Floor <Flr>	[0..1]	Text		797
	UnitNumber <UnitNb>	[0..1]	Text		797
	PostBox <PstBx>	[0..1]	Text		797
	Room <Room>	[0..1]	Text		797
	PostCode <PstCd>	[0..1]	Text		797
	TownName <TwnNm>	[0..1]	Text		798
	TownLocationName <TwnLctnNm>	[0..1]	Text		798
	DistrictName <DstrctNm>	[0..1]	Text		798
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		798
	Country <Ctry>	[0..1]	CodeSet	C10	798
	AddressLine <AdrLine>	[0..7]	Text		798

3.4.2.35 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 801 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

3.4.2.36 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

3.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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 **pacs.004.001.14** **PaymentReturnV14**

4.1 **MessageDefinition Functionality**

Scope

The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.

Usage

The PaymentReturn message is exchanged between agents to return funds after settlement of credit transfer instructions (that is FIToFICustomerCreditTransfer message and FinancialInstitutionCreditTransfer message) or direct debit instructions (FIToFICustomerDirectDebit message).

The PaymentReturn message should not be used between agents and non-financial institution customers. Non-financial institution customers will be informed about a debit or a credit on their account(s) through a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement').

The PaymentReturn message can be used to return single instructions or multiple instructions from one or different files.

The PaymentReturn message can be used in domestic and cross-border scenarios.

The PaymentReturn message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

Outline

The PaymentReturnV14 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

Information concerning the original group of transactions, to which the message refers.

C. TransactionInformation

Information concerning the original transactions, to which the return message refers.

D. SupplementaryData

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

4.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <PmtRtr>	[1..1]		C14, C16, C17, C18, C19, C23, C25, C41, C42, C43, C67, C72, C73, C75	
	GroupHeader <GrpHdr>	[1..1]		C8, C71, C15	164
	MessageIdentification <MsgId>	[1..1]	Text		167
	CreationDateTime <CreDtTm>	[1..1]	DateTime		167
	Authorisation <Authstn>	[0..2]	±		167
	BatchBooking <BtchBookg>	[0..1]	Indicator		168
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		168
	ControlSum <CtrlSum>	[0..1]	Quantity		168
	GroupReturn <GrpRtr>	[0..1]	Indicator		168
	TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>	[0..1]	Amount	C1, C11	168
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		169
	SettlementInformation <SttlmInf>	[1..1]		C24, C26, C63, C64, C65, C66, C69, C70	169
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		171
	SettlementAccount <SttlmAcct>	[0..1]	±	C22, C21	172
	ClearingSystem <ClrSys>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		173

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C22, C21	174
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		174
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	175
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		176
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	176
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		177
	InstructingAgent <InstgAgt>	[0..1]	±		178
	InstructedAgent <InstdAgt>	[0..1]	±		179
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]			180
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		180
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		181
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		181
	ReturnReasonInformation <RtrRsnInf>	[0..*]		C62	181
	Originator <Orgtr>	[0..1]	±		181
	Reason <Rsn>	[0..1]			182
{Or	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		183
	AdditionalInformation <AddtlInf>	[0..*]	Text		183
	TransactionInformation <TxInf>	[0..*]		C7, C60, C61	183
	ReturnIdentification <RtrId>	[0..1]	Text		194
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		194
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		194
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		194
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		194
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		195
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		195
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C12	195
	OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>	[0..1]	Date		195
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		196
	ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>	[1..1]	Amount	C1, C11	196

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		196
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		197
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			197
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		197
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		197
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		198
	ReturnedInstructedAmount <RtrdInstdAmt>	[0..1]	Amount	C2, C12	198
	ExchangeRate <XchgRate>	[0..1]	Rate		198
	AgreedRate <AgrdRate>	[0..1]			199
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C2	199
	QuotedCurrency <QtdCcy>	[0..1]	CodeSet	C2	199
	PreAgreedExchangeRate <PreAgrdXchgRate>	[1..1]	Rate		200
	QuotationDateTime <QtnDtTm>	[0..1]	DateTime		200
	Quoteldentification <QtlId>	[0..1]	IdentifierSet		200
	ForeignExchangeAgent <FXAgt>	[0..1]	±		200
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C12	201
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		201
	ChargesInformation <ChrgsInf>	[0..*]			202
	Amount <Amt>	[1..1]	Amount	C2, C12	202
	Agent <Agt>	[1..1]	±		203
	Type <Tp>	[0..1]			203
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	±		204
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		204
	InstructingAgent <InstgAgt>	[0..1]	±		204
	InstructedAgent <InstdAgt>	[0..1]	±		205
	ReturnChain <RtrChain>	[0..1]		C27, C31, C36, C44, C49, C54	206
	UltimateDebtor <UltmtDbtr>	[0..1]			209
{Or	Party <Pty>	[1..1]	±		209

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		210
	Debtor <Dbtr>	[1..1]			211
{Or	Party <Pty>	[1..1]	±		211
Or}	Agent <Agt>	[1..1]	±		212
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	213
	InitiatingParty <InitgPty>	[0..1]			214
{Or	Party <Pty>	[1..1]	±		214
Or}	Agent <Agt>	[1..1]	±		215
	DebtorAgent <DbtrAgt>	[0..1]	±		216
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	217
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		217
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	218
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		219
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	219
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		220
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	221
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		222
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	222
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		223
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	224
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		225
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	225
	CreditorAgent <CdtrAgt>	[0..1]	±		226
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	227
	Creditor <Cdtr>	[1..1]			228
{Or	Party <Pty>	[1..1]	±		228
Or}	Agent <Agt>	[1..1]	±		229

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	230
	UltimateCreditor <UltmtCdtr>	[0..1]			231
{Or	Party <Pty>	[1..1]	±		231
Or}	Agent <Agt>	[1..1]	±		232
	ReturnReasonInformation <RtrRsnInf>	[0..*]		C62	233
	Originator <Orgtr>	[0..1]	±		234
	Reason <Rsn>	[0..1]			235
{Or	Code <Cd>	[1..1]	CodeSet		235
Or}	Proprietary <Prtry>	[1..1]	Text		235
	AdditionalInformation <AddtlInf>	[0..*]	Text		235
	OriginalTransactionReference <OrgnlTxRef>	[0..1]		C81, C82	235
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C12	243
	Amount <Amt>	[0..1]	±		243
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		243
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		244
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		244
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		244
	SettlementInformation <SttlmInf>	[0..1]		C24, C26, C63, C64, C65, C66, C69, C70	245
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		247
	SettlementAccount <SttlmAcct>	[0..1]	±	C22, C21	248
	ClearingSystem <ClrSys>	[0..1]			248
{Or	Code <Cd>	[1..1]	CodeSet		249
Or}	Proprietary <Prtry>	[1..1]	Text		249
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		249
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C22, C21	250
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		250

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	251
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		252
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	252
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		253
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		254
	MandateRelatedInformation <MndtRltdInf>	[0..1]			254
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	256
	MandateIdentification <MndtId>	[0..1]	Text		258
	DateOfSignature <DtOfSgntr>	[0..1]	Date		258
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		258
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			258
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		259
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		259
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		260
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C22, C21	261
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		262
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C22, C21	263
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		264
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C22, C21	265
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		266
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		266
	OriginalReason <OrgnlRsn>	[0..1]			266
{Or	Code <Cd>	[1..1]	CodeSet		266
Or}	Proprietary <Prtry>	[1..1]	Text		266
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		267
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		267
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		267
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		267
	Frequency <Frqcy>	[0..1]	±		267

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Reason <Rsn>	[0..1]			267
{Or	Code <Cd>	[1..1]	CodeSet		268
Or}	Proprietary <Prtry>	[1..1]	Text		268
	TrackingDays <TrckgDays>	[0..1]	Text		268
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		268
	RemittanceInformation <RmtInf>	[0..1]	±		269
	UltimateDebtor <UltmtDbtr>	[0..1]			269
{Or	Party <Pty>	[1..1]	±		269
Or}	Agent <Agt>	[1..1]	±		270
	Debtor <Dbtr>	[0..1]			271
{Or	Party <Pty>	[1..1]	±		271
Or}	Agent <Agt>	[1..1]	±		272
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	273
	DebtorAgent <DbtrAgt>	[0..1]	±		274
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	274
	CreditorAgent <CdtrAgt>	[0..1]	±		275
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	276
	Creditor <Cdtr>	[0..1]			277
{Or	Party <Pty>	[1..1]	±		277
Or}	Agent <Agt>	[1..1]	±		278
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	279
	UltimateCreditor <UltmtCdtr>	[0..1]			280
{Or	Party <Pty>	[1..1]	±		280
Or}	Agent <Agt>	[1..1]	±		281
	Purpose <Purp>	[0..1]	±		282
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C28, C32, C34, C37, C39, C45, C50, C52, C55, C57,	282

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
				C47, C76, C78	
	PaymentIdentification <PmtId>	[0..1]	±	C74	287
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		288
	UltimateDebtor <UltmtDbtr>	[0..1]	±		288
	InitiatingParty <InitgPty>	[0..1]	±		289
	Debtor <Dbtr>	[1..1]	±		290
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	291
	DebtorAgent <DbtrAgt>	[1..1]	±		292
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	293
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		294
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	294
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		295
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	296
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		297
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	297
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		298
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	299
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		300
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	300
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		301
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	302
	CreditorAgent <CdtrAgt>	[1..1]	±		303
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	303
	Creditor <Cdtr>	[1..1]	±		304
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	305
	UltimateCreditor <UltmtCdtr>	[0..1]	±		306
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		307

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			308
	Code <Cd>	[0..1]	CodeSet		308
	InstructionInformation <InstrInf>	[0..1]	Text		308
	Purpose <Purp>	[0..1]	±		308
	Tax <Tax>	[0..1]			309
	Creditor <Cdtr>	[0..1]	±		311
	Debtor <Dbtr>	[0..1]	±		311
	UltimateDebtor <UltmtDbtr>	[0..1]	±		311
	AdministrationZone <AdmstnZone>	[0..1]	Text		312
	ReferenceNumber <RefNb>	[0..1]	Text		312
	Method <Mtd>	[0..1]	Text		312
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	312
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	313
	Date <Dt>	[0..1]	Date		313
	SequenceNumber <SeqNb>	[0..1]	Quantity		313
	Record <Rcrd>	[0..*]			313
	Type <Tp>	[0..1]	Text		314
	Category <Ctgy>	[0..1]	Text		314
	CategoryDetails <CtgyDtls>	[0..1]	Text		314
	DebtorStatus <DbtrSts>	[0..1]	Text		315
	CertificateIdentification <CertId>	[0..1]	Text		315
	FormsCode <FrmsCd>	[0..1]	Text		315
	Period <Prd>	[0..1]			315
	Year <Yr>	[0..1]	Year		315
	Type <Tp>	[0..1]	CodeSet		315
	FromDate <FrToDt>	[0..1]	±		316
	TaxAmount <TaxAmt>	[0..1]			317
	Rate <Rate>	[0..1]	Rate		317
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	317
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	317
	Details <Dtls>	[0..*]			318

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			318
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319
	Amount <Amt>	[1..1]	Amount	C2, C12	320
	AdditionalInformation <AddtlInf>	[0..1]	Text		320
	RemittanceInformation <RmtInf>	[0..1]	±		320
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C12	320
	UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>	[0..1]		C10, C13, C29, C30, C33, C35, C38, C40, C46, C51, C53, C56, C58, C48, C77, C79	321
	PaymentIdentification <PmtId>	[1..1]	±	C74	325
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		326
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C11	326
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		327
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		327
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			327
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		327
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		328
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		328
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		328
	PaymentSignature <PmtSgntr>	[0..1]			328
{Or	ILPV4 <ILPV4>	[1..1]	Text		328
Or}	Signature <Sgntr>	[1..1]	Text		329
	PreviousInstructingAgent1 <PrvsInstgAg1>	[0..1]	±		329
	PreviousInstructingAgent1Account <PrvsInstgAg1Acct>	[0..1]	±	C22, C21	329

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		330
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	331
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		332
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	332
	InstructingAgent <InstgAgt>	[0..1]	±		333
	InstructedAgent <InstdAgt>	[0..1]	±		334
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		335
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	336
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		337
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	337
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		338
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	339
	UltimateDebtor <UltmtDbtr>	[0..1]	±		340
	Debtor <Dbtr>	[1..1]	±		340
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	341
	DebtorAgent <DbtrAgt>	[0..1]	±		342
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	342
	CreditorAgent <CdtrAgt>	[0..1]	±		343
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	344
	Creditor <Cdtr>	[1..1]	±		345
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	345
	UltimateCreditor <UltmtCdtr>	[0..1]	±		346
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		347
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			347
	Code <Cd>	[0..1]	CodeSet		348
	InstructionInformation <InstrInf>	[0..1]	Text		348
	Purpose <Purp>	[0..1]	±		348
	RemittanceInformation <RmtInf>	[0..1]	±		348

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C80	349
	Amount <Amt>	[1..1]	Amount	C2, C12	349
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		350
	Account <Acct>	[1..1]	±	C22, C21	350
	Purpose <Purp>	[1..1]	±		350
	Reference <Ref>	[1..1]	Text		351
	RelatedReferences <RltdRefs>	[0..*]	±		351
	SupplementaryData <SplmtryData>	[0..*]	±	C68	351
	SupplementaryData <SplmtryData>	[0..*]	±	C68	352

4.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C5 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.

C6 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.

C7 ChargesInformationAndReturnedInstructedAmountRule

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

C8 ControlSumAndGroupReturnRule

If GroupReturn is true, then ControlSum is not allowed.

C9 Country

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

C10 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 CurrencyAmount

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

Note: The decimal separator is a dot.

C13 DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

C14 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then TransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C15 GroupReturnAndNumberOfTransactionsGuideline

If GroupReturn is true, then NumberOfTransactions equals the number of transactions in the original message.

C16 GroupReturnAndNumberOfTransactionsRule

If GroupHeader/GroupReturn is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation.

On Condition

/GroupHeader/GroupReturn is present

And /GroupHeader/GroupReturn is equal to value 'false'

Following Must be True

/GroupHeader/NumberOfTransactions Must be equal to value 'Number Occurrences TransactionInformation'

This constraint is defined at the MessageDefinition level.

C17 GroupReturnAndReturnReasonRule

If GroupHeader/GroupReturn is true, then OriginalGroupInformation/ReturnReasonInformation/ReturnReason must be present.

On Condition

/GroupHeader/GroupReturn is present

And /GroupHeader/GroupReturn is equal to value 'true'

```

    And      /OriginalGroupInformation/ReturnReasonInformation[*]/
AdditionalInformation[1] is present
Following Must be True
    /OriginalGroupInformation/ReturnReasonInformation[*]/Reason Must be
present

```

This constraint is defined at the MessageDefinition level.

C18 GroupReturnAndTransactionInformationNotPresentRule

If GroupHeader/GroupReturn is true, then TransactionInformation is not allowed.

```

On Condition
    /GroupHeader/GroupReturn is present
And      /GroupHeader/GroupReturn is equal to value 'true'
Following Must be True
    /TransactionInformation[*] Must be absent

```

This constraint is defined at the MessageDefinition level.

C19 GroupReturnAndTransactionInformationPresentRule

If GroupHeader/GroupReturn is false, then at least one occurrence of TransactionInformation must be present.

```

On Condition
    /GroupHeader/GroupReturn is present
And      /GroupHeader/GroupReturn is equal to value 'false'
Following Must be True
    /TransactionInformation[1] Must be present

```

This constraint is defined at the MessageDefinition level.

C20 IBAN

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

C21 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.

C22 IdentificationOrProxyPresenceRule

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

C23 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed.

```

On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /TransactionInformation[*]/InstructedAgent Must be absent

```

This constraint is defined at the MessageDefinition level.

C24 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C25 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/TransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C26 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C27 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C28 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C29 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C30 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C31 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C32 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C33 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C34 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C35 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C36 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C37 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C38 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C39 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C40 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C41 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when returning direct debit transactions.

On Condition

/GroupHeader/SettlementInformation is present

And /GroupHeader/SettlementInformation/SettlementMethod is equal to value 'CoverMethod'

Following Must be True

substring(/OriginalGroupInformation/
OriginalMessageNameIdentification,1,8) Must be different from value 'pacs.003'

This constraint is defined at the MessageDefinition level.

C42 OriginalGroupInformationRule

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

On Condition

/OriginalGroupInformation is present

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be absent

This constraint is defined at the MessageDefinition level.

C43 PaymentTypeInfoInformationRule

If GroupHeader/PaymentTypeInfoInformation is present, then TransactionInformation/PaymentTypeInfoInformation is not allowed.

On Condition

/GroupHeader/PaymentTypeInfoInformation is present

Following Must be True

/TransactionInformation[*]/PaymentTypeInfoInformation Must be absent

This constraint is defined at the MessageDefinition level.

C44 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C45 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C46 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C47 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C48 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C49 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C50 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C51 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C52 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C53 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C54 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C55 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C56 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C57 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C58 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C59 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C60 ReturnedInstructedAmountAndExchangeRate1Rule

If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

C61 ReturnedInstructedAmountAndExchangeRate2Rule

If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

C62 ReturnReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

C63 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C64 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C65 SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C66 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C67 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C68 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.

C69 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C70 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

C71 TotalInterbankSettlementAmountAndDateRule

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C72 TotalReturnedInterbankSettlementAmountAndSumRule

GroupHeader/TotalReturnedInterbankSettlementAmount must equal the sum of all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount when present.

On Condition

/GroupHeader/TotalReturnedInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalReturnedInterbankSettlementAmount Must be equal to value 'sum of TransactionInformation/ReturnedInterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C73 TotalReturnedInterbankSettlementAmountRule

If GroupHeader/TotalReturnedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReturnedInterbankSettlementAmount.

```

On Condition
  /GroupHeader/TotalReturnedInterbankSettlementAmount is present
And    /TransactionInformation[1] is present
And    /TransactionInformation[*]/ReturnedInterbankSettlementAmount is
present
Following Must be True
  /TransactionInformation[*]/ReturnedInterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalReturnedInterbankSettlementAmount/attribute::Currency

```

This constraint is defined at the MessageDefinition level.

C74 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C75 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present.

```

On Condition
  /GroupHeader/InterbankSettlementDate is absent
Following Must be True
  /TransactionInformation[*]/InterbankSettlementDate Must be present

```

This constraint is defined at the MessageDefinition level.

C76 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C77 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C78 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C79 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C80 UnderlyingAllocationGuideline

UnderlyingAllocation may only be present if bilaterally agreed.

C81 UnderlyingCustomerCreditTransferRule

The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

C82 UnderlyingFinancialInstitutionCreditTransferRule

The UnderlyingFinancialInstitutionCreditTransfer element can only be present if present in the original transaction being returned.

4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C8 "ControlSumAndGroupReturnRule", C71
"TotalInterbankSettlementAmountAndDateRule", C15
"GroupReturnAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following **GroupHeader123** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		167
	CreationDateTime <CreDtTm>	[1..1]	DateTime		167
	Authorisation <Authstn>	[0..2]	±		167
	BatchBooking <BtchBookg>	[0..1]	Indicator		168
	NumberOfTransactions <NbOfTxS>	[1..1]	Text		168
	ControlSum <CtrlSum>	[0..1]	Quantity		168
	GroupReturn <GrpRtr>	[0..1]	Indicator		168
	TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>	[0..1]	Amount	C1, C11	168
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		169
	SettlementInformation <SttlmInf>	[1..1]		C24, C26, C63, C64, C65, C66, C69, C70	169
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		171
	SettlementAccount <SttlmAcct>	[0..1]	±	C22, C21	172
	ClearingSystem <ClrSys>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		173
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C22, C21	174
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		174
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	175
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		176
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	176
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		177
	InstructingAgent <InstgAgt>	[0..1]	±		178
	InstructedAgent <InstdAgt>	[0..1]	±		179

Constraints

- **ControlSumAndGroupReturnRule**

If GroupReturn is true, then ControlSum is not allowed.

```
On Condition
  /GroupReturn is present
  And    /GroupReturn is equal to value 'true'
Following Must be True
  /ControlSum Must be absent
```

- **GroupReturnAndNumberOfTransactionsGuideline**

If GroupReturn is true, then NumberOfTransactions equals the number of transactions in the original message.

- **TotalInterbankSettlementAmountAndDateRule**

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

```
On Condition
  /TotalReturnedInterbankSettlementAmount is present
Following Must be True
  /InterbankSettlementDate Must be present
```

4.4.1.1 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 868

4.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 861

4.4.1.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following elements (see "[Authorisation1Choice](#)" on page 771 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		771
Or}	Proprietary <Prtry>	[1..1]	Text		772

4.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "[BatchBookingIndicator](#)" on page 863):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.
- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

4.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "[Max15NumericText](#)" on page 866

4.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "[DecimalNumber](#)" on page 864

4.4.1.7 GroupReturn <GrpRtr>

Presence: [0..1]

Definition: Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s).

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

4.4.1.8 TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent in the return message.

Impacted by: C1 "ActiveCurrency", C11 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.1.9 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

4.4.1.10 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C24 "InstructedReimbursementAgentAccountRule", C26 "InstructingReimbursementAgentAccountRule", C63 "SettlementMethodAgentRule", C64 "SettlementMethodClearingRule", C65 "SettlementMethodCoverAgentRule", C66 "SettlementMethodCoverRule", C69 "ThirdReimbursementAgentAccountRule", C70 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		171
	SettlementAccount <SttlmAcct>	[0..1]	±	C22, C21	172
	ClearingSystem <ClrSys>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		173
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C22, C21	174
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		174
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	175
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		176
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	176

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present
```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent
```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```
On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent
```

- **ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

4.4.1.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 859

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

4.4.1.10.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.1.10.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

4.4.1.10.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

4.4.1.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

4.4.1.10.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.1.10.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.1.10.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.1.10.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.1.10.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.1.10.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.1.11 PaymentTypeInfo <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

4.4.1.12 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.1.13 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Information concerning the original group of transactions, to which the message refers.

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		180
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		181
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		181
	ReturnReasonInformation <RtrRsnInf>	[0..*]		C62	181
	Originator <Orgtr>	[0..1]	±		181
	Reason <Rsn>	[0..1]			182
{Or	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		183
	AdditionalInformation <AddtlInf>	[0..*]	Text		183

4.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

Datatype: "Max35Text" on page 868

4.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 861

4.4.2.4 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: C62 "ReturnReasonRule"

ReturnReasonInformation <RtrRsnInf> contains the following **PaymentReturnReason7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		181
	Reason <Rsn>	[0..1]			182
{Or	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		183
	AdditionalInformation <AddtlInf>	[0..*]	Text		183

Constraints

- **ReturnReasonRule**

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

On Condition

/Reason/Code is present

And /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

Following Must be True

/AdditionalInformation[1] Must be present

4.4.2.4.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.2.4.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Reason <Rsn> contains one of the following **ReturnReason5Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		183
Or}	Proprietary <Prtry>	[1..1]	Text		183

4.4.2.4.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the return, as published in an external reason code list.

Datatype: "ExternalReturnReason1Code" on page 855

4.4.2.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the return, in a proprietary form.

Datatype: "Max35Text" on page 868

4.4.2.4.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 865

4.4.3 TransactionInformation <TxInf>

Presence: [0..*]

Definition: Information concerning the original transactions, to which the return message refers.

Impacted by: C7 "ChargesInformationAndReturnedInstructedAmountRule", C60 "ReturnedInstructedAmountAndExchangeRate1Rule", C61 "ReturnedInstructedAmountAndExchangeRate2Rule"

TransactionInformation <TxInf> contains the following **PaymentTransaction163** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReturnIdentification <RtrId>	[0..1]	Text		194
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		194
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		194
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		194
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		194
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		195
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		195
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C12	195
	OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>	[0..1]	Date		195
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		196
	ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>	[1..1]	Amount	C1, C11	196
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		196
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		197
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			197
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		197
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		197
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		198
	ReturnedInstructedAmount <RtrdInstdAmt>	[0..1]	Amount	C2, C12	198
	ExchangeRate <XchgRate>	[0..1]	Rate		198
	AgreedRate <AgrdRate>	[0..1]			199
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C2	199
	QuotedCurrency <QtdCcy>	[0..1]	CodeSet	C2	199
	PreAgreedExchangeRate <PreAgrdXchgRate>	[1..1]	Rate		200
	QuotationDateTime <QtnDtTm>	[0..1]	DateTime		200
	QuoteIdentification <QtId>	[0..1]	IdentifierSet		200
	ForeignExchangeAgent <FXAgnt>	[0..1]	±		200
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C12	201
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		201
	ChargesInformation <ChrgsInf>	[0..*]			202
	Amount <Amt>	[1..1]	Amount	C2, C12	202

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Agent <Agt>	[1..1]	±		203
	Type <Tp>	[0..1]			203
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	±		204
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		204
	InstructingAgent <InstgAgt>	[0..1]	±		204
	InstructedAgent <InstdAgt>	[0..1]	±		205
	ReturnChain <RtrChain>	[0..1]		C27, C31, C36, C44, C49, C54	206
	UltimateDebtor <UltmtDbtr>	[0..1]			209
{Or	Party <Pty>	[1..1]	±		209
Or}	Agent <Agt>	[1..1]	±		210
	Debtor <Dbtr>	[1..1]			211
{Or	Party <Pty>	[1..1]	±		211
Or}	Agent <Agt>	[1..1]	±		212
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	213
	InitiatingParty <InitgPty>	[0..1]			214
{Or	Party <Pty>	[1..1]	±		214
Or}	Agent <Agt>	[1..1]	±		215
	DebtorAgent <DbtrAgt>	[0..1]	±		216
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	217
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		217
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	218
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		219
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	219
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		220
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	221
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		222

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	222
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		223
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	224
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		225
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	225
	CreditorAgent <CdtrAgt>	[0..1]	±		226
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	227
	Creditor <Cdtr>	[1..1]			228
{Or	Party <Pty>	[1..1]	±		228
Or}	Agent <Agt>	[1..1]	±		229
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	230
	UltimateCreditor <UltmtCdtr>	[0..1]			231
{Or	Party <Pty>	[1..1]	±		231
Or}	Agent <Agt>	[1..1]	±		232
	ReturnReasonInformation <RtrRsnInf>	[0..*]		C62	233
	Originator <Orgtr>	[0..1]	±		234
	Reason <Rsn>	[0..1]			235
{Or	Code <Cd>	[1..1]	CodeSet		235
Or}	Proprietary <Prtry>	[1..1]	Text		235
	AdditionalInformation <AddtlInf>	[0..*]	Text		235
	OriginalTransactionReference <OrgnlTxRef>	[0..1]		C81, C82	235
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C12	243
	Amount <Amt>	[0..1]	±		243
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		243
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		244
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		244
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		244
	SettlementInformation <SttlmInf>	[0..1]		C24, C26, C63, C64,	245

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
				C65, C66, C69, C70	
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		247
	SettlementAccount <SttlmAcct>	[0..1]	±	C22, C21	248
	ClearingSystem <ClrSys>	[0..1]			248
{Or	Code <Cd>	[1..1]	CodeSet		249
Or}	Proprietary <Prtry>	[1..1]	Text		249
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		249
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C22, C21	250
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		250
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	251
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		252
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	252
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		253
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		254
	MandateRelatedInformation <MndtRltdInf>	[0..1]			254
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	256
	MandateIdentification <MndtId>	[0..1]	Text		258
	DateOfSignature <DtOfSgntr>	[0..1]	Date		258
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		258
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			258
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		259
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		259
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		260
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C22, C21	261
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		262
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C22, C21	263
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		264

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C22, C21	265
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		266
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		266
	OriginalReason <OrgnlRsn>	[0..1]			266
{Or	Code <Cd>	[1..1]	CodeSet		266
Or}	Proprietary <Prtry>	[1..1]	Text		266
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		267
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		267
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		267
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		267
	Frequency <Frqcy>	[0..1]	±		267
	Reason <Rsn>	[0..1]			267
{Or	Code <Cd>	[1..1]	CodeSet		268
Or}	Proprietary <Prtry>	[1..1]	Text		268
	TrackingDays <TrckgDays>	[0..1]	Text		268
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		268
	RemittanceInformation <RmtInf>	[0..1]	±		269
	UltimateDebtor <UltmtDbtr>	[0..1]			269
{Or	Party <Pty>	[1..1]	±		269
Or}	Agent <Agt>	[1..1]	±		270
	Debtor <Dbtr>	[0..1]			271
{Or	Party <Pty>	[1..1]	±		271
Or}	Agent <Agt>	[1..1]	±		272
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	273
	DebtorAgent <DbtrAgt>	[0..1]	±		274
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	274
	CreditorAgent <CdtrAgt>	[0..1]	±		275
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	276
	Creditor <Cdtr>	[0..1]			277
{Or	Party <Pty>	[1..1]	±		277

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		278
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	279
	UltimateCreditor <UltmtCdtr>	[0..1]			280
{Or	Party <Pty>	[1..1]	±		280
Or}	Agent <Agt>	[1..1]	±		281
	Purpose <Purp>	[0..1]	±		282
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C28, C32, C34, C37, C39, C45, C50, C52, C55, C57, C47, C76, C78	282
	PaymentIdentification <PmtId>	[0..1]	±	C74	287
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		288
	UltimateDebtor <UltmtDbtr>	[0..1]	±		288
	InitiatingParty <InitgPty>	[0..1]	±		289
	Debtor <Dbtr>	[1..1]	±		290
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	291
	DebtorAgent <DbtrAgt>	[1..1]	±		292
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	293
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		294
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	294
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		295
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	296
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		297
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	297
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		298
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	299

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		300
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	300
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		301
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	302
	CreditorAgent <CdtrAgt>	[1..1]	±		303
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	303
	Creditor <Cdtr>	[1..1]	±		304
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	305
	UltimateCreditor <UltmtCdtr>	[0..1]	±		306
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		307
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			308
	Code <Cd>	[0..1]	CodeSet		308
	InstructionInformation <InstrInf>	[0..1]	Text		308
	Purpose <Purp>	[0..1]	±		308
	Tax <Tax>	[0..1]			309
	Creditor <Cdtr>	[0..1]	±		311
	Debtor <Dbtr>	[0..1]	±		311
	UltimateDebtor <UltmtDbtr>	[0..1]	±		311
	AdministrationZone <AdmstrnZone>	[0..1]	Text		312
	ReferenceNumber <RefNb>	[0..1]	Text		312
	Method <Mtd>	[0..1]	Text		312
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	312
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	313
	Date <Dt>	[0..1]	Date		313
	SequenceNumber <SeqNb>	[0..1]	Quantity		313
	Record <Rcrd>	[0..*]			313
	Type <Tp>	[0..1]	Text		314
	Category <Ctgy>	[0..1]	Text		314
	CategoryDetails <CtgyDtls>	[0..1]	Text		314
	DebtorStatus <DbtrSts>	[0..1]	Text		315

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CertificateIdentification <CertId>	[0..1]	Text		315
	FormsCode <FrmsCd>	[0..1]	Text		315
	Period <Prd>	[0..1]			315
	Year <Yr>	[0..1]	Year		315
	Type <Tp>	[0..1]	CodeSet		315
	FromDate <FrToDt>	[0..1]	±		316
	TaxAmount <TaxAmt>	[0..1]			317
	Rate <Rate>	[0..1]	Rate		317
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	317
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	317
	Details <Dtls>	[0..*]			318
	Period <Prd>	[0..1]			318
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319
	Amount <Amt>	[1..1]	Amount	C2, C12	320
	AdditionalInformation <AddtlInf>	[0..1]	Text		320
	RemittanceInformation <RmtInf>	[0..1]	±		320
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C12	320
	UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>	[0..1]		C10, C13, C29, C30, C33, C35, C38, C40, C46, C51, C53, C56, C58, C48, C77, C79	321
	PaymentIdentification <PmtId>	[1..1]	±	C74	325
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		326
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C11	326
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		327

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		327
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			327
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		327
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		328
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		328
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		328
	PaymentSignature <PmtSgntr>	[0..1]			328
{Or	ILPV4 <ILPV4>	[1..1]	Text		328
Or}	Signature <Sgntr>	[1..1]	Text		329
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		329
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	329
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		330
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	331
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		332
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	332
	InstructingAgent <InstgAgt>	[0..1]	±		333
	InstructedAgent <InstdAgt>	[0..1]	±		334
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		335
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	336
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		337
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	337
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		338
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	339
	UltimateDebtor <UltmtDbtr>	[0..1]	±		340
	Debtor <Dbtr>	[1..1]	±		340
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	341
	DebtorAgent <DbtrAgt>	[0..1]	±		342
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	342

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgent <CdtrAgt>	[0..1]	±		343
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	344
	Creditor <Cdtr>	[1..1]	±		345
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	345
	UltimateCreditor <UltmtCdtr>	[0..1]	±		346
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		347
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			347
	Code <Cd>	[0..1]	CodeSet		348
	InstructionInformation <InstrInf>	[0..1]	Text		348
	Purpose <Purp>	[0..1]	±		348
	RemittanceInformation <RmtInf>	[0..1]	±		348
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C80	349
	Amount <Amt>	[1..1]	Amount	C2, C12	349
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		350
	Account <Acct>	[1..1]	±	C22, C21	350
	Purpose <Purp>	[1..1]	±		350
	Reference <Ref>	[1..1]	Text		351
	RelatedReferences <RltdRefs>	[0..*]	±		351
	SupplementaryData <SplmtryData>	[0..*]	±	C68	351

Constraints

• ChargesInformationAndReturnedInstructedAmountRule

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

On Condition

/ChargesInformation[1] is present

And /ChargesInformation[1]/Amount is present

Following Must be True

/ReturnedInstructedAmount Must be present

• ReturnedInstructedAmountAndExchangeRate1Rule

If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

On Condition

/ReturnedInstructedAmount is present

And /ReturnedInstructedAmount/attribute::Currency is different from /ReturnedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be present

- **ReturnedInstructedAmountAndExchangeRate2Rule**

If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition

/ReturnedInstructedAmount is present

And /ReturnedInstructedAmount/attribute::Currency is equal to /

ReturnedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be absent

4.4.3.1 ReturnIdentification <RtrId>

Presence: [0..1]

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

Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned.

Datatype: "Max35Text" on page 868

4.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 774 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		774
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		774
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		775

4.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

4.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 868

4.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 868

4.4.3.6 OriginalUETR <OrgnIUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 863

4.4.3.7 OriginalClearingSystemReference <OrgnIClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

4.4.3.8 OriginalInterbankSettlementAmount <OrgnIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.9 OriginalInterbankSettlementDate <OrgnIntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message.

Datatype: "ISODate" on page 861

4.4.3.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

4.4.3.11 ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.

Impacted by: C1 "ActiveCurrency", C11 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.12 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.

Datatype: "ISODate" on page 861

4.4.3.13 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction.

Datatype: "Priority3Code" on page 858

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

4.4.3.14 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		197
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		197

4.4.3.14.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 861

4.4.3.14.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

4.4.3.15 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 784 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		784
	TillTime <TillTm>	[0..1]	Time		785
	FromTime <FrTm>	[0..1]	Time		785
	RejectTime <RjctTm>	[0..1]	Time		785

4.4.3.16 ReturnedInstructedAmount <RtrdInstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.17 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 864

4.4.3.18 AgreedRate <AgrdRate>

Presence: [0..1]

Definition: Set of elements providing information about a pre-agreed exchange rate.

Usage: This element can only be used where bilaterally agreed or multilaterally agreed as part of a payment scheme.

AgreedRate <AgrdRate> contains the following **CurrencyExchange26** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C2	199
	QuotedCurrency <QtdCcy>	[0..1]	CodeSet	C2	199
	PreAgreedExchangeRate <PreAgrdXchgRate>	[1..1]	Rate		200
	QuotationDateTime <QtnDtTm>	[0..1]	DateTime		200
	Quoteldentification <QtlId>	[0..1]	IdentifierSet		200
	ForeignExchangeAgent <FXAgnt>	[0..1]	±		200

4.4.3.18.1 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example GBP 1.00 = USD 1.30, the unit currency is GBP.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 847

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.

4.4.3.18.2 QuotedCurrency <QtdCcy>

Presence: [0..1]

Definition: Currency into which the base (unit) currency is converted. In the example GBP 1.00 = USD 1.30, the unit currency is USD.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 847

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.

4.4.3.18.3 PreAgreedExchangeRate <PreAgrdXchgRate>

Presence: [1..1]

Definition: The value of one currency expressed in relation to another currency. ExchangeRate

expresses the ratio between UnitCurrency and QuotedCurrency. (Amount in UnitCurrency * ExchangeRate = Amount in QuotedCurrency)

Datatype: "BaseOneRate" on page 864

4.4.3.18.4 QuotationDateTime <QtnDtTm>

Presence: [0..1]

Definition: Date and time at which an exchange rate is quoted.

Datatype: "ISODatetime" on page 861

4.4.3.18.5 QuoteIdentification <QtId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the quote issued by the ForeignExchangeAgent.

Usage: This identification must be passed on throughout the entire end-to-end chain.

Datatype: "UUIDv4Identifier" on page 863

4.4.3.18.6 ForeignExchangeAgent <FXAgt>

Presence: [0..1]

Definition: Agent who undertakes the conversion of funds from the unit currency to the quoted currency.

Usage: The ForeignExchangeAgent must receive the AgreedRate block unchanged.

ForeignExchangeAgent <FXAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.19 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.20 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Usage: The ChargeBearer applies to the return message, not to the original instruction.

Datatype: "ChargeBearerType1Code" on page 848

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

4.4.3.21 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C12	202
	Agent <Agt>	[1..1]	±		203
	Type <Tp>	[0..1]			203
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	±		204

4.4.3.21.1 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.21.2 Agent <Agt>

Presence: [1..1]

Definition: Agent that takes the transaction charges or to which the transaction charges are due.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.21.3 Type <Tp>

Presence: [0..1]

Definition: Defines the type of charges.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	±		204

4.4.3.21.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 850

4.4.3.21.3.2 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 766 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification </d>	[1..1]	Text		766
	Issuer </lssr>	[0..1]	Text		767

4.4.3.22 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

4.4.3.23 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.24 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25 ReturnChain <RtrChain>

Presence: [0..1]

Definition: Provides all parties (agents and non-agents) involved in a return transaction.

Impacted by: C27 "IntermediaryAgent1AccountRule", C31 "IntermediaryAgent2AccountRule", C36 "IntermediaryAgent3AccountRule", C44 "PreviousInstructingAgent1AccountRule", C49 "PreviousInstructingAgent2AccountRule", C54 "PreviousInstructingAgent3AccountRule"

ReturnChain <RtrChain> contains the following **TransactionParties11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]			209
{Or	Party <Pty>	[1..1]	±		209
Or}	Agent <Agt>	[1..1]	±		210
	Debtor <Dbtr>	[1..1]			211
{Or	Party <Pty>	[1..1]	±		211
Or}	Agent <Agt>	[1..1]	±		212
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	213
	InitiatingParty <InitgPty>	[0..1]			214
{Or	Party <Pty>	[1..1]	±		214
Or}	Agent <Agt>	[1..1]	±		215
	DebtorAgent <DbtrAgt>	[0..1]	±		216
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	217
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		217
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	218
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		219
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	219
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		220
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	221
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		222
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	222
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		223
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	224
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		225
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	225
	CreditorAgent <CdtrAgt>	[0..1]	±		226
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	227
	Creditor <Cdtr>	[1..1]			228

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		228
Or}	Agent <Agt>	[1..1]	±		229
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	230
	UltimateCreditor <UltmtCdtr>	[0..1]			231
{Or	Party <Pty>	[1..1]	±		231
Or}	Agent <Agt>	[1..1]	±		232

Constraints

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

```
On Condition
  /IntermediaryAgent1 is absent
Following Must be True
  /IntermediaryAgent1Account Must be absent
```

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
  /IntermediaryAgent2 is absent
Following Must be True
  /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
  /IntermediaryAgent3 is absent
Following Must be True
  /IntermediaryAgent3Account Must be absent
```

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent1 is absent
Following Must be True
  /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
```


Following Must be True
/PreviousInstructingAgent3Account Must be absent

4.4.3.25.1 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		209
Or}	Agent <Agt>	[1..1]	±		210

4.4.3.25.1.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.25.1.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.2 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		211
Or}	Agent <Agt>	[1..1]	±		212

4.4.3.25.2.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.25.2.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.3 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		214
Or}	Agent <Agt>	[1..1]	±		215

4.4.3.25.4.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.25.4.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.6 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.13 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.15 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.17 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.19 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.20 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: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.21 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		228
Or}	Agent <Agt>	[1..1]	±		229

4.4.3.25.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.25.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.25.22 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.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.25.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		231
Or}	Agent <Agt>	[1..1]	±		232

4.4.3.25.23.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.25.23.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.26 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: C62 "ReturnReasonRule"

ReturnReasonInformation <RtrRsnInf> contains the following **PaymentReturnReason7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		234
	Reason <Rsn>	[0..1]			235
{Or	Code <Cd>	[1..1]	CodeSet		235
Or}	Proprietary <Prtry>	[1..1]	Text		235
	AdditionalInformation <AddtlInf>	[0..*]	Text		235

Constraints

- ReturnReasonRule**

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

On Condition

/Reason/Code is present

And /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

Following Must be True
/AdditionalInformation[1] Must be present

4.4.3.26.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Originator <Orgtr> contains the following elements (see "[PartyIdentification272](#)" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.26.2 Reason <Rsn>*Presence:* [0..1]*Definition:* Specifies the reason for the return.**Reason <Rsn>** contains one of the following **ReturnReason5Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		235
Or}	Proprietary <Prtry>	[1..1]	Text		235

4.4.3.26.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason for the return, as published in an external reason code list.*Datatype:* "ExternalReturnReason1Code" on page 855**4.4.3.26.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the return, in a proprietary form.*Datatype:* "Max35Text" on page 868**4.4.3.26.3 AdditionalInformation <AddtlInf>***Presence:* [0..*]*Definition:* Further details on the return reason.*Datatype:* "Max105Text" on page 865**4.4.3.27 OriginalTransactionReference <OrgnlTxRef>***Presence:* [0..1]*Definition:* Key elements used to identify the original transaction that is being referred to.*Impacted by:* C81 "UnderlyingCustomerCreditTransferRule", C82 "UnderlyingFinancialInstitutionCreditTransferRule"

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference44 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C12	243
	Amount <Amt>	[0..1]	±		243
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		243
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		244
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		244
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		244
	SettlementInformation <SttlmInf>	[0..1]		C24, C26, C63, C64, C65, C66, C69, C70	245
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		247
	SettlementAccount <SttlmAcct>	[0..1]	±	C22, C21	248
	ClearingSystem <ClrSys>	[0..1]			248
{Or	Code <Cd>	[1..1]	CodeSet		249
Or}	Proprietary <Prtry>	[1..1]	Text		249
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		249
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C22, C21	250
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		250
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	251
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		252
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	252
	PaymentTypeInfoInformation <PmtTplnf>	[0..1]	±		253
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		254
	MandateRelatedInformation <MndtRltdInf>	[0..1]			254
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	256
	MandateIdentification <MndtId>	[0..1]	Text		258
	DateOfSignature <DtOfSgntr>	[0..1]	Date		258
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		258

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			258
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		259
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		259
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		260
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C22, C21	261
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		262
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C22, C21	263
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		264
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C22, C21	265
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		266
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		266
	OriginalReason <OrgnlRsn>	[0..1]			266
{Or	Code <Cd>	[1..1]	CodeSet		266
Or}	Proprietary <Prtry>	[1..1]	Text		266
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		267
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		267
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		267
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		267
	Frequency <Frqcy>	[0..1]	±		267
	Reason <Rsn>	[0..1]			267
{Or	Code <Cd>	[1..1]	CodeSet		268
Or}	Proprietary <Prtry>	[1..1]	Text		268
	TrackingDays <TrckgDays>	[0..1]	Text		268
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		268
	RemittanceInformation <RmtInf>	[0..1]	±		269
	UltimateDebtor <UltmtDbtr>	[0..1]			269
{Or	Party <Pty>	[1..1]	±		269
Or}	Agent <Agt>	[1..1]	±		270
	Debtor <Dbtr>	[0..1]			271
{Or	Party <Pty>	[1..1]	±		271

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		272
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	273
	DebtorAgent <DbtrAgt>	[0..1]	±		274
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	274
	CreditorAgent <CdtrAgt>	[0..1]	±		275
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	276
	Creditor <Cdtr>	[0..1]			277
{Or	Party <Pty>	[1..1]	±		277
Or}	Agent <Agt>	[1..1]	±		278
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	279
	UltimateCreditor <UltmtCdtr>	[0..1]			280
{Or	Party <Pty>	[1..1]	±		280
Or}	Agent <Agt>	[1..1]	±		281
	Purpose <Purp>	[0..1]	±		282
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C28, C32, C34, C37, C39, C45, C50, C52, C55, C57, C47, C76, C78	282
	PaymentIdentification <PmtId>	[0..1]	±	C74	287
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		288
	UltimateDebtor <UltmtDbtr>	[0..1]	±		288
	InitiatingParty <InitgPty>	[0..1]	±		289
	Debtor <Dbtr>	[1..1]	±		290
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	291
	DebtorAgent <DbtrAgt>	[1..1]	±		292
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	293

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		294
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	294
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		295
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	296
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		297
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	297
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		298
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	299
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		300
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	300
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		301
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	302
	CreditorAgent <CdtrAgt>	[1..1]	±		303
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	303
	Creditor <Cdtr>	[1..1]	±		304
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	305
	UltimateCreditor <UltmtCdtr>	[0..1]	±		306
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		307
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			308
	Code <Cd>	[0..1]	CodeSet		308
	InstructionInformation <InstrInf>	[0..1]	Text		308
	Purpose <Purp>	[0..1]	±		308
	Tax <Tax>	[0..1]			309
	Creditor <Cdtr>	[0..1]	±		311
	Debtor <Dbtr>	[0..1]	±		311
	UltimateDebtor <UltmtDbtr>	[0..1]	±		311
	AdministrationZone <AdmstnZone>	[0..1]	Text		312
	ReferenceNumber <RefNb>	[0..1]	Text		312

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[0..1]	Text		312
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	312
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	313
	Date <Dt>	[0..1]	Date		313
	SequenceNumber <SeqNb>	[0..1]	Quantity		313
	Record <Rcrd>	[0..*]			313
	Type <Tp>	[0..1]	Text		314
	Category <Ctgy>	[0..1]	Text		314
	CategoryDetails <CtgyDtls>	[0..1]	Text		314
	DebtorStatus <DbtrSts>	[0..1]	Text		315
	CertificateIdentification <CertId>	[0..1]	Text		315
	FormsCode <FrmsCd>	[0..1]	Text		315
	Period <Prd>	[0..1]			315
	Year <Yr>	[0..1]	Year		315
	Type <Tp>	[0..1]	CodeSet		315
	FromDate <FrToDt>	[0..1]	±		316
	TaxAmount <TaxAmt>	[0..1]			317
	Rate <Rate>	[0..1]	Rate		317
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	317
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	317
	Details <Dtls>	[0..*]			318
	Period <Prd>	[0..1]			318
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319
	Amount <Amt>	[1..1]	Amount	C2, C12	320
	AdditionalInformation <AddtlInf>	[0..1]	Text		320
	RemittanceInformation <RmtInf>	[0..1]	±		320
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C12	320
	UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>	[0..1]		C10, C13, C29, C30, C33,	321

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
				C35, C38, C40, C46, C51, C53, C56, C58, C48, C77, C79	
	PaymentIdentification <PmtId>	[1..1]	±	C74	325
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		326
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C11	326
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		327
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		327
	SettlementTimeIndication <SttlmTmlndctn>	[0..1]			327
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		327
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		328
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		328
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		328
	PaymentSignature <PmtSgntr>	[0..1]			328
{Or	ILPV4 <ILPV4>	[1..1]	Text		328
Or}	Signature <Sgntr>	[1..1]	Text		329
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		329
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	329
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		330
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	331
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		332
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	332
	InstructingAgent <InstgAgt>	[0..1]	±		333
	InstructedAgent <InstdAgt>	[0..1]	±		334
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		335
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	336
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		337

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	337
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		338
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	339
	UltimateDebtor <UltmtDbtr>	[0..1]	±		340
	Debtor <Dbtr>	[1..1]	±		340
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	341
	DebtorAgent <DbtrAgt>	[0..1]	±		342
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	342
	CreditorAgent <CdtrAgt>	[0..1]	±		343
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	344
	Creditor <Cdtr>	[1..1]	±		345
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	345
	UltimateCreditor <UltmtCdtr>	[0..1]	±		346
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		347
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			347
	Code <Cd>	[0..1]	CodeSet		348
	InstructionInformation <InstrInf>	[0..1]	Text		348
	Purpose <Purp>	[0..1]	±		348
	RemittanceInformation <RmtInf>	[0..1]	±		348
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C80	349
	Amount <Amt>	[1..1]	Amount	C2, C12	349
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		350
	Account <Acct>	[1..1]	±	C22, C21	350
	Purpose <Purp>	[1..1]	±		350
	Reference <Ref>	[1..1]	Text		351
	RelatedReferences <RltdRefs>	[0..*]	±		351

Constraints

- **UnderlyingCustomerCreditTransferRule**

The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

- **UnderlyingFinancialInstitutionCreditTransferRule**

The UnderlyingFinancialInstitutionCreditTransfer element can only be present if present in the original transaction being returned.

4.4.3.27.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.2 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 748 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C12	748
Or}	EquivalentAmount <EqvtAmt>	[1..1]			749
	Amount <Amt>	[1..1]	Amount	C2, C12	749
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	749

4.4.3.27.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

4.4.3.27.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 861

4.4.3.27.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		751
Or}	DateTime <DtTm>	[1..1]	DateTime		751

4.4.3.27.6 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmld> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C24 "InstructedReimbursementAgentAccountRule", C26 "InstructingReimbursementAgentAccountRule", C63 "SettlementMethodAgentRule", C64 "SettlementMethodClearingRule", C65 "SettlementMethodCoverAgentRule", C66 "SettlementMethodCoverRule", C69 "ThirdReimbursementAgentAccountRule", C70 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		247
	SettlementAccount <SttlmAcct>	[0..1]	±	C22, C21	248
	ClearingSystem <ClrSys>	[0..1]			248
{Or	Code <Cd>	[1..1]	CodeSet		249
Or}	Proprietary <Prtry>	[1..1]	Text		249
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		249
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C22, C21	250
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		250
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	251
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		252
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C22, C21	252

Constraints

• InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

• InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

• SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

```

    /ClearingSystem Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent

```

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

On Condition

```

    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent

```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

On Condition

```

    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present

```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

On Condition

```

    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent

```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

On Condition

```

    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent

```

- **ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

On Condition

```

    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present

```

4.4.3.27.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 859

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

4.4.3.27.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		249
Or}	Proprietary <Prtry>	[1..1]	Text		249

4.4.3.27.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

4.4.3.27.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

4.4.3.27.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>*Presence:* [0..1]*Definition:* Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.*Impacted by:* C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

```

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

```

4.4.3.27.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>*Presence:* [0..1]*Definition:* Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 788 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		788
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		789
	ServiceLevel <SvcLvl>	[0..*]			789
{Or	Code <Cd>	[1..1]	CodeSet		789
Or}	Proprietary <Prtry>	[1..1]	Text		789
	LocalInstrument <LclInstrm>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		790
Or}	Proprietary <Prtry>	[1..1]	Text		790
	SequenceType <SeqTp>	[0..1]	CodeSet		790
	CategoryPurpose <CtgyPurp>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		791
Or}	Proprietary <Prtry>	[1..1]	Text		791

4.4.3.27.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 857

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

4.4.3.27.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains one of the following **MandateRelatedData3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	256
	MandateIdentification <MndtId>	[0..1]	Text		258
	DateOfSignature <DtOfSgntr>	[0..1]	Date		258
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		258
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			258
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		259
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		259
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		260
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C22, C21	261
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		262
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C22, C21	263
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		264
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C22, C21	265
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		266
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		266
	OriginalReason <OrgnlRsn>	[0..1]			266
{Or	Code <Cd>	[1..1]	CodeSet		266
Or}	Proprietary <Prtry>	[1..1]	Text		266
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		267
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		267
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		267
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		267
	Frequency <Frqcy>	[0..1]	±		267
	Reason <Rsn>	[0..1]			267
{Or	Code <Cd>	[1..1]	CodeSet		268
Or}	Proprietary <Prtry>	[1..1]	Text		268
	TrackingDays <TrckgDays>	[0..1]	Text		268
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		268

4.4.3.27.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

Impacted by: C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

DirectDebitMandate <DrctDbtMndt> contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		258
	DateOfSignature <DtOfSgntr>	[0..1]	Date		258
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		258
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			258
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		259
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		259
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		260
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C22, C21	261
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		262
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C22, C21	263
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		264
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C22, C21	265
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		266
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		266
	OriginalReason <OrgnlRsn>	[0..1]			266
{Or	Code <Cd>	[1..1]	CodeSet		266
Or}	Proprietary <Prtry>	[1..1]	Text		266
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		267
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		267
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		267
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		267
	Frequency <Frqcy>	[0..1]	±		267
	Reason <Rsn>	[0..1]			267
{Or	Code <Cd>	[1..1]	CodeSet		268
Or}	Proprietary <Prtry>	[1..1]	Text		268
	TrackingDays <TrckgDays>	[0..1]	Text		268

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

```
On Condition
  /AmendmentIndicator is equal to value 'false'
Following Must be True
  /AmendmentInformationDetails Must be absent
```

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

```
On Condition
  /AmendmentIndicator is equal to value 'true'
Following Must be True
  /AmendmentInformationDetails Must be present
```

4.4.3.27.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

4.4.3.27.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 861

4.4.3.27.10.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

4.4.3.27.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		259
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		259
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		260
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C22, C21	261
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		262
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C22, C21	263
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		264
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C22, C21	265
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		266
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		266
	OriginalReason <OrgnlRsn>	[0..1]			266
{Or	Code <Cd>	[1..1]	CodeSet		266
Or}	Proprietary <Prtry>	[1..1]	Text		266
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		267

4.4.3.27.10.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

4.4.3.27.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.10.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.10.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 861

4.4.3.27.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

4.4.3.27.10.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		266
Or}	Proprietary <Prtry>	[1..1]	Text		266

4.4.3.27.10.1.4.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 853

4.4.3.27.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 868

4.4.3.27.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 865

4.4.3.27.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max1025Text" on page 865

4.4.3.27.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

4.4.3.27.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

4.4.3.27.10.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

4.4.3.27.10.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		268
Or}	Proprietary <Prtry>	[1..1]	Text		268

4.4.3.27.10.1.9.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: ["ExternalMandateSetupReason1Code" on page 853](#)

4.4.3.27.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: ["Max70Text" on page 868](#)

4.4.3.27.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: ["Exact2NumericText" on page 865](#)

4.4.3.27.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 751 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		751
	Type <Tp>	[0..1]	±		751
	DateOfSignature <DtOfSgntr>	[0..1]	Date		752
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		752
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		752
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		752
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		752
	Frequency <Frqcy>	[0..1]	±		753
	Reason <Rsn>	[0..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		753
Or}	Proprietary <Prtry>	[1..1]	Text		753

4.4.3.27.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 801 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

4.4.3.27.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		269
Or}	Agent <Agt>	[1..1]	±		270

4.4.3.27.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		271
Or}	Agent <Agt>	[1..1]	±		272

4.4.3.27.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.18 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: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Following Must be True

/Identification Must be present

Or /Proxy Must be present

4.4.3.27.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		277
Or}	Agent <Agt>	[1..1]	±		278

4.4.3.27.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.20 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.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Following Must be True

/Identification Must be present

Or /Proxy Must be present

4.4.3.27.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		280
Or}	Agent <Agt>	[1..1]	±		281

4.4.3.27.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "[Purpose2Choice](#)" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

4.4.3.27.23 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: C28 "IntermediaryAgent1AccountRule", C32 "IntermediaryAgent2AccountRule", C34 "IntermediaryAgent2Rule", C37 "IntermediaryAgent3AccountRule", C39 "IntermediaryAgent3Rule", C45 "PreviousInstructingAgent1AccountRule", C50 "PreviousInstructingAgent2AccountRule", C52 "PreviousInstructingAgent2Rule", C55 "PreviousInstructingAgent3AccountRule", C57

"PreviousInstructingAgent3Rule", C47 "PreviousInstructingAgent1Guideline", C76
"UltimateCreditorGuideline", C78 "UltimateDebtorGuideline"

UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following **CreditTransferTransaction68** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[0..1]	±	C74	287
	PaymentTypeInfoInformation <PmtTplInf>	[0..1]	±		288
	UltimateDebtor <UltmtDbtr>	[0..1]	±		288
	InitiatingParty <InitgPty>	[0..1]	±		289
	Debtor <Dbtr>	[1..1]	±		290
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	291
	DebtorAgent <DbtrAgt>	[1..1]	±		292
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	293
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		294
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C22, C21	294
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		295
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C22, C21	296
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		297
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C22, C21	297
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		298
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C22, C21	299
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		300
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C22, C21	300
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		301
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C22, C21	302
	CreditorAgent <CdtrAgt>	[1..1]	±		303
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	303
	Creditor <Cdtr>	[1..1]	±		304
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	305
	UltimateCreditor <UltmtCdtr>	[0..1]	±		306
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		307

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			308
	Code <Cd>	[0..1]	CodeSet		308
	InstructionInformation <InstrInf>	[0..1]	Text		308
	Purpose <Purp>	[0..1]	±		308
	Tax <Tax>	[0..1]			309
	Creditor <Cdtr>	[0..1]	±		311
	Debtor <Dbtr>	[0..1]	±		311
	UltimateDebtor <UltmtDbtr>	[0..1]	±		311
	AdministrationZone <AdmstnZone>	[0..1]	Text		312
	ReferenceNumber <RefNb>	[0..1]	Text		312
	Method <Mtd>	[0..1]	Text		312
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	312
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	313
	Date <Dt>	[0..1]	Date		313
	SequenceNumber <SeqNb>	[0..1]	Quantity		313
	Record <Rcrd>	[0..*]			313
	Type <Tp>	[0..1]	Text		314
	Category <Ctgy>	[0..1]	Text		314
	CategoryDetails <CtgyDtls>	[0..1]	Text		314
	DebtorStatus <DbtrSts>	[0..1]	Text		315
	CertificateIdentification <CertId>	[0..1]	Text		315
	FormsCode <FrmsCd>	[0..1]	Text		315
	Period <Prd>	[0..1]			315
	Year <Yr>	[0..1]	Year		315
	Type <Tp>	[0..1]	CodeSet		315
	FromDate <FrToDt>	[0..1]	±		316
	TaxAmount <TaxAmt>	[0..1]			317
	Rate <Rate>	[0..1]	Rate		317
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	317
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	317
	Details <Dtls>	[0..*]			318

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			318
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319
	Amount <Amt>	[1..1]	Amount	C2, C12	320
	AdditionalInformation <AddtlInf>	[0..1]	Text		320
	RemittanceInformation <RmtInf>	[0..1]	±		320
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C12	320

Constraints

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent1 is absent

Following Must be True

/IntermediaryAgent1Account Must be absent

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

On Condition

/IntermediaryAgent2 is absent

Following Must be True

/IntermediaryAgent2Account Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

On Condition

/IntermediaryAgent3 is absent

Following Must be True

/IntermediaryAgent3Account Must be absent

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition

/IntermediaryAgent3 is present

Following Must be True

/IntermediaryAgent2 Must be present

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition

/PreviousInstructingAgent1 is absent

Following Must be True

/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

On Condition

/PreviousInstructingAgent2 is absent

Following Must be True

/PreviousInstructingAgent2Account Must be absent

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

On Condition

/PreviousInstructingAgent2 is present

Following Must be True

/PreviousInstructingAgent1 Must be present

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

On Condition

/PreviousInstructingAgent3 is absent

Following Must be True

/PreviousInstructingAgent3Account Must be absent

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

On Condition

/PreviousInstructingAgent3 is present

Following Must be True

/PreviousInstructingAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

4.4.3.27.23.1 PaymentIdentification <PmtId>

Presence: [0..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: C74 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 765 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

4.4.3.27.23.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

4.4.3.27.23.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.23.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.23.5 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.23.6 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.23.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.9 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.23.10 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.11 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.23.12 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.13 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.23.14 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.15 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.23.16 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.17 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.23.18 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.19 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.23.20 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.21 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.23.22 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: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.23 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.23.24 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.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.23.25 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

4.4.3.27.23.26 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		785
	InstructionInformation <InstrInf>	[0..1]	Text		785

4.4.3.27.23.27 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		308
	InstructionInformation <InstrInf>	[0..1]	Text		308

4.4.3.27.23.27.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 856

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

4.4.3.27.23.27.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 866

4.4.3.27.23.28 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

4.4.3.27.23.29 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		311
	Debtor <Dbtr>	[0..1]	±		311
	UltimateDebtor <UltmtDbtr>	[0..1]	±		311
	AdministrationZone <AdmstnZone>	[0..1]	Text		312
	ReferenceNumber <RefNb>	[0..1]	Text		312
	Method <Mtd>	[0..1]	Text		312
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	312
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	313
	Date <Dt>	[0..1]	Date		313
	SequenceNumber <SeqNb>	[0..1]	Quantity		313
	Record <Rcrd>	[0..*]			313
	Type <Tp>	[0..1]	Text		314
	Category <Ctgy>	[0..1]	Text		314
	CategoryDetails <CtgyDtls>	[0..1]	Text		314
	DebtorStatus <DbtrSts>	[0..1]	Text		315
	CertificateIdentification <CertId>	[0..1]	Text		315
	FormsCode <FrmsCd>	[0..1]	Text		315
	Period <Prd>	[0..1]			315
	Year <Yr>	[0..1]	Year		315
	Type <Tp>	[0..1]	CodeSet		315
	FromDate <FrToDt>	[0..1]	±		316
	TaxAmount <TaxAmt>	[0..1]			317
	Rate <Rate>	[0..1]	Rate		317
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	317
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	317
	Details <Dtls>	[0..*]			318
	Period <Prd>	[0..1]			318
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319
	Amount <Amt>	[1..1]	Amount	C2, C12	320

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		320

4.4.3.27.23.29.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 844 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		844
	RegistrationIdentification <RegnId>	[0..1]	Text		845
	TaxType <TaxTp>	[0..1]	Text		845

4.4.3.27.23.29.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstr>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

4.4.3.27.23.29.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see ["TaxParty2"](#) on page 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstn>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

4.4.3.27.23.29.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 868

4.4.3.27.23.29.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 866

4.4.3.27.23.29.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 868

4.4.3.27.23.29.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C12 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.23.29.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.23.29.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 861

4.4.3.27.23.29.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 864

4.4.3.27.23.29.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		314
	Category <Ctgy>	[0..1]	Text		314
	CategoryDetails <CtgyDtls>	[0..1]	Text		314
	DebtorStatus <DbtrSts>	[0..1]	Text		315
	CertificateIdentification <CertId>	[0..1]	Text		315
	FormsCode <FrmsCd>	[0..1]	Text		315
	Period <Prd>	[0..1]			315
	Year <Yr>	[0..1]	Year		315
	Type <Tp>	[0..1]	CodeSet		315
	FromDate <FrToDt>	[0..1]	±		316
	TaxAmount <TaxAmt>	[0..1]			317
	Rate <Rate>	[0..1]	Rate		317
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	317
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	317
	Details <Dtls>	[0..*]			318
	Period <Prd>	[0..1]			318
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319
	Amount <Amt>	[1..1]	Amount	C2, C12	320
	AdditionalInformation <AddtlInf>	[0..1]	Text		320

4.4.3.27.23.29.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 868

4.4.3.27.23.29.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 868

4.4.3.27.23.29.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 868

4.4.3.27.23.29.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 868

4.4.3.27.23.29.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 868

4.4.3.27.23.29.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 868

4.4.3.27.23.29.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		315
	Type <Tp>	[0..1]	CodeSet		315
	FromDate <FrToDt>	[0..1]	±		316

4.4.3.27.23.29.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 869

4.4.3.27.23.29.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 860

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.4.3.27.23.29.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "[DatePeriod2](#)" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

4.4.3.27.23.29.11.8 TaxAmount <TaxAmt>*Presence:* [0..1]*Definition:* Set of elements used to provide information on the amount of the tax record.**TaxAmount <TaxAmt>** contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		317
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	317
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	317
	Details <Dtls>	[0..*]			318
	Period <Prd>	[0..1]			318
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319
	Amount <Amt>	[1..1]	Amount	C2, C12	320

4.4.3.27.23.29.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 864**4.4.3.27.23.29.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 845**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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.23.29.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.23.29.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			318
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319
	Amount <Amt>	[1..1]	Amount	C2, C12	320

4.4.3.27.23.29.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		318
	Type <Tp>	[0..1]	CodeSet		319
	FromDate <FrToDt>	[0..1]	±		319

4.4.3.27.23.29.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 869

4.4.3.27.23.29.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 860

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.4.3.27.23.29.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see ["DatePeriod2"](#) on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

4.4.3.27.23.29.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C12 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.23.29.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 866

4.4.3.27.23.30 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see ["RemittanceInformation22"](#) on page 801 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

4.4.3.27.23.31 InstructedAmount <InstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.24 UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying financial institution credit transfer for which cover is provided.

Impacted by: C10 "CreditorAgentAccountRule", C13 "DebtorAgentAccountRule", C29 "IntermediaryAgent1AccountRule", C30 "IntermediaryAgent1Rule", C33 "IntermediaryAgent2AccountRule", C35 "IntermediaryAgent2Rule", C38 "IntermediaryAgent3AccountRule", C40 "IntermediaryAgent3Rule", C46 "PreviousInstructingAgent1AccountRule", C51 "PreviousInstructingAgent2AccountRule", C53 "PreviousInstructingAgent2Rule", C56 "PreviousInstructingAgent3AccountRule", C58 "PreviousInstructingAgent3Rule", C48 "PreviousInstructingAgent1Guideline", C77 "UltimateCreditorGuideline", C79 "UltimateDebtorGuideline"

UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf> contains the following
CreditTransferTransaction69 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C74	325
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		326
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C11	326
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		327
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		327
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			327
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		327
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		328
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		328
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		328
	PaymentSignature <PmtSgntr>	[0..1]			328
{Or	ILPV4 <ILPV4>	[1..1]	Text		328
Or}	Signature <Sgntr>	[1..1]	Text		329
	PreviousInstructingAgent1 <PrvsInstgAg1>	[0..1]	±		329
	PreviousInstructingAgent1Account <PrvsInstgAg1Acct>	[0..1]	±	C22, C21	329
	PreviousInstructingAgent2 <PrvsInstgAg2>	[0..1]	±		330
	PreviousInstructingAgent2Account <PrvsInstgAg2Acct>	[0..1]	±	C22, C21	331
	PreviousInstructingAgent3 <PrvsInstgAg3>	[0..1]	±		332
	PreviousInstructingAgent3Account <PrvsInstgAg3Acct>	[0..1]	±	C22, C21	332
	InstructingAgent <InstgAg>	[0..1]	±		333
	InstructedAgent <InstdAg>	[0..1]	±		334
	IntermediaryAgent1 <IntrmyAg1>	[0..1]	±		335
	IntermediaryAgent1Account <IntrmyAg1Acct>	[0..1]	±	C22, C21	336
	IntermediaryAgent2 <IntrmyAg2>	[0..1]	±		337
	IntermediaryAgent2Account <IntrmyAg2Acct>	[0..1]	±	C22, C21	337
	IntermediaryAgent3 <IntrmyAg3>	[0..1]	±		338
	IntermediaryAgent3Account <IntrmyAg3Acct>	[0..1]	±	C22, C21	339
	UltimateDebtor <UltmtDbtr>	[0..1]	±		340

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[1..1]	±		340
	DebtorAccount <DbtrAcct>	[0..1]	±	C22, C21	341
	DebtorAgent <DbtrAgt>	[0..1]	±		342
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C22, C21	342
	CreditorAgent <CdtrAgt>	[0..1]	±		343
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C22, C21	344
	Creditor <Cdtr>	[1..1]	±		345
	CreditorAccount <CdtrAcct>	[0..1]	±	C22, C21	345
	UltimateCreditor <UltmtCdtr>	[0..1]	±		346
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		347
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			347
	Code <Cd>	[0..1]	CodeSet		348
	InstructionInformation <InstrInf>	[0..1]	Text		348
	Purpose <Purp>	[0..1]	±		348
	RemittanceInformation <RmtInf>	[0..1]	±		348
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C80	349
	Amount <Amt>	[1..1]	Amount	C2, C12	349
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		350
	Account <Acct>	[1..1]	±	C22, C21	350
	Purpose <Purp>	[1..1]	±		350
	Reference <Ref>	[1..1]	Text		351
	RelatedReferences <RltdRefs>	[0..*]	±		351

Constraints

- **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

On Condition

/CreditorAgent is absent

Following Must be True

/CreditorAgentAccount Must be absent

- **DebtorAgentAccountRule**

If DebtorAgentAccount is present, then DebtorAgent must be present.

On Condition
/DebtorAgent is absent
Following Must be True
/DebtorAgentAccount Must be absent

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

On Condition
/IntermediaryAgent1 is absent
Following Must be True
/IntermediaryAgent1Account Must be absent

- **IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

On Condition
/IntermediaryAgent1 is present
Following Must be True
/CreditorAgent Must be present

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

On Condition
/IntermediaryAgent2 is absent
Following Must be True
/IntermediaryAgent2Account Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition
/IntermediaryAgent2 is present
Following Must be True
/IntermediaryAgent1 Must be present

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

On Condition
/IntermediaryAgent3 is absent
Following Must be True
/IntermediaryAgent3Account Must be absent

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition
/IntermediaryAgent3 is present
Following Must be True
/IntermediaryAgent2 Must be present

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
/PreviousInstructingAgent1 is absent
Following Must be True
/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
Following Must be True
  /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent3 is present
Following Must be True
  /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

4.4.3.27.24.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: C74 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 765 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

4.4.3.27.24.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvI>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

4.4.3.27.24.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C11 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.24.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

4.4.3.27.24.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 858

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

4.4.3.27.24.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		327
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		328

4.4.3.27.24.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

4.4.3.27.24.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

4.4.3.27.24.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 784 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		784
	TillTime <TillTm>	[0..1]	Time		785
	FromTime <FrTm>	[0..1]	Time		785
	RejectTime <RjctTm>	[0..1]	Time		785

4.4.3.27.24.8 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

Definition: Date and time on which the payment should be expired if it has not settled.

Datatype: "ISODatetime" on page 861

4.4.3.27.24.9 PaymentSignature <PmtSgntr>

Presence: [0..1]

Definition: Cryptographic key identifying terms agreed by agents within the payment chain pre-settlement. This key can also be used post-settlement to confirm the payment has been credited as intended.

PaymentSignature <PmtSgntr> contains one of the following **CryptographicKey1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	ILPV4 <ILPV4>	[1..1]	Text		328
Or}	Signature <Sgntr>	[1..1]	Text		329

4.4.3.27.24.9.1 ILPV4 <ILPV4>

Presence: [1..1]

Definition: Cryptographic key represented as a ILP V4 packet.

Datatype: "HexBinaryText" on page 865

4.4.3.27.24.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Cryptographic key represented as a signature.

Datatype: "SHA256SignatureText" on page 869

4.4.3.27.24.10 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.11 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.12 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.13 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.14 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.15 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.16 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.17 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.18 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.19 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.20 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.21 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.22 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.23 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.24 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.25 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.26 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.27 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.28 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.29 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.30 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: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.31 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.32 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.

Impacted by: [C22 "IdentificationOrProxyPresenceRule"](#), [C21 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.33 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate financial institution to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

4.4.3.27.24.34 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		785
	InstructionInformation <InstrInf>	[0..1]	Text		785

4.4.3.27.24.35 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAg> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		348
	InstructionInformation <InstrInf>	[0..1]	Text		348

4.4.3.27.24.35.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 856

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

4.4.3.27.24.35.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 866

4.4.3.27.24.36 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

4.4.3.27.24.37 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see ["RemittanceInformation2"](#) on page 774 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		774

4.4.3.27.24.38 UnderlyingAllocation <UndrlygAllcn>

Presence: [0..*]

Definition: Provides information on the underlying allocations that make up the payment.

Usage: Only used by the Securities industry.

Impacted by: C80 "UnderlyingAllocationGuideline"

UnderlyingAllocation <UndrlygAllcn> contains the following **TransactionAllocation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C12	349
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		350
	Account <Acct>	[1..1]	±	C22, C21	350
	Purpose <Purp>	[1..1]	±		350
	Reference <Ref>	[1..1]	Text		351
	RelatedReferences <RltdRefs>	[0..*]	±		351

Constraints

- **UnderlyingAllocationGuideline**

UnderlyingAllocation may only be present if bilaterally agreed.

4.4.3.27.24.38.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the allocation.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.27.24.38.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the allocation is a debit or credit.

Datatype: "CreditDebitCode" on page 849

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

4.4.3.27.24.38.3 Account <Acct>

Presence: [1..1]

Definition: Unambiguous identification of the account to which the allocation is due or from.

Impacted by: C22 "IdentificationOrProxyPresenceRule", C21 "IdentificationAndProxyGuideline"

Account <Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.27.24.38.4 Purpose <Purp>

Presence: [1..1]

Definition: Underlying reason for the allocation.

Usage: This applies to the allocation only, this is not the underlying reason for the payment.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

4.4.3.27.24.38.5 Reference <Ref>

Presence: [1..1]

Definition: Reference for the allocation.

Datatype: "Max35Text" on page 868

4.4.3.27.24.38.6 RelatedReferences <RltdRefs>

Presence: [0..*]

Definition: Reference relating to the allocation which is meaningful to both parties (for example the original Securities Settlement Transaction Identification).

RelatedReferences <RltdRefs> contains one of the following elements (see "References74Choice" on page 763 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	SecuritiesSettlementTransactionIdentification <SciesSttlmTxId>	[1..1]	Text		764
Or	IntraPositionMovementIdentification <IntraPosMvmntId>	[1..1]	Text		764
Or	IntraBalanceMovementIdentification <IntraBalMvmntId>	[1..1]	Text		764
Or	AccountServicerTransactionIdentification <AcctSvcrTxId>	[1..1]	Text		764
Or	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[1..1]	Text		764
Or	CounterpartyMarketInfrastructureTransactionIdentification <CtrPtyMktInfrstrctrTxId>	[0..1]	Text		764
Or	PoolIdentification <PoolId>	[1..1]	Text		764
Or	CommonIdentification <CmonId>	[1..1]	Text		764
Or	TradeIdentification <TradId>	[1..1]	Text		765
Or}	OtherTransactionIdentification <OthrTxId>	[1..1]	Text		765

4.4.3.28 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C68 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

4.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C68 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

Constraints

- **SupplementaryDataRule**

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

5 **pacs.007.001.13**

FIToFIPaymentReversalV13

5.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The FIToFIPaymentReversal message is exchanged between agents to reverse a payment message that has been settled. The result will be a credit on the debtor account (when the reversed payment was a direct debit) or a debit on the creditor account (when the reversed payment was a credit transfer).

The FIToFIPaymentReversal message may or may not be the follow-up of a payment message.

The FIToFIPaymentReversal message refers to the original payment message by means of references only or by means of references and a set of elements from the original instruction.

The FIToFIPaymentReversal message can be used in domestic and cross-border scenarios.

Outline

The FIToFIPaymentReversalV13 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

Information concerning the original group of transactions, to which the message refers.

C. TransactionInformation

Information concerning the original transactions, to which the reversal message refers.

D. SupplementaryData

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

5.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtRvsl>	[1..1]		C12, C14, C15, C16, C17, C21, C23, C25, C26, C34, C39, C40, C41	
	GroupHeader <GrpHdr>	[1..1]		C8, C38, C13	364
	MessageIdentification <MsgId>	[1..1]	Text		366
	CreationDateTime <CreDtTm>	[1..1]	DateTime		366
	Authorisation <Authstn>	[0..2]	±		366
	BatchBooking <BtchBookg>	[0..1]	Indicator		367
	NumberOfTransactions <NbOfTx>	[1..1]	Text		367
	ControlSum <CtrlSum>	[0..1]	Quantity		367
	GroupReversal <GrpRvsl>	[0..1]	Indicator		367
	TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	367
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		368
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C30, C31, C32, C33, C36, C37	368
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		370
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	371
	ClearingSystem <ClrSys>	[0..1]			371
{Or	Code <Cd>	[1..1]	CodeSet		372
Or}	Proprietary <Prtry>	[1..1]	Text		372
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		372
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	373

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		373
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	374
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		375
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	375
	InstructingAgent <InstgAgt>	[0..1]	±		376
	InstructedAgent <InstdAgt>	[0..1]	±		377
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]			378
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		378
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		379
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		379
	ReversalReasonInformation <RvslRsnInf>	[0..*]			379
	Originator <Orgtr>	[0..1]	±		379
	Reason <Rsn>	[0..1]			380
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381
	AdditionalInformation <AddtlInf>	[0..*]	Text		381
	TransactionInformation <TxInf>	[0..*]		C7, C28, C29	381
	ReversalIdentification <RvslId>	[0..1]	Text		386
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		386
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		386
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		386
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		386
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		387
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		387
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	387
	ReversedInterbankSettlementAmount <RvslIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	387
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		388
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		388
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			388
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		389

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		389
	ReversedInstructedAmount <RvstdInstdAmt>	[0..1]	Amount	C2, C11	389
	ExchangeRate <XchgRate>	[0..1]	Rate		389
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	390
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		390
	ChargesInformation <ChrgsInf>	[0..*]			391
	Amount <Amt>	[1..1]	Amount	C2, C11	391
	Agent <Agt>	[1..1]	±		391
	Type <Tp>	[0..1]			392
{Or	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	±		392
	InstructingAgent <InstgAgt>	[0..1]	±		393
	InstructedAgent <InstdAgt>	[0..1]	±		393
	ReversalReasonInformation <RvslRsnInf>	[0..*]			394
	Originator <Orgtr>	[0..1]	±		394
	Reason <Rsn>	[0..1]			395
{Or	Code <Cd>	[1..1]	CodeSet		396
Or}	Proprietary <Prtry>	[1..1]	Text		396
	AdditionalInformation <AddtlInf>	[0..*]	Text		396
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			396
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	399
	Amount <Amt>	[0..1]	±		399
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		400
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		400
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		400
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		400
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C30, C31, C32, C33, C36, C37	401
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		403

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	404
	ClearingSystem <ClrSys>	[0..1]			404
{Or	Code <Cd>	[1..1]	CodeSet		405
Or}	Proprietary <Prtry>	[1..1]	Text		405
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		405
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	406
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		406
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	407
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		408
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	408
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		409
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		410
	MandateRelatedInformation <MndtRltdInf>	[0..1]			410
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	412
	MandateIdentification <MndtId>	[0..1]	Text		414
	DateOfSignature <DtOfSgntr>	[0..1]	Date		414
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		414
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			414
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		415
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		415
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		416
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	417
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		418
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	419
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		420
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	421
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		422
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		422

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalReason <OrgnlRsn>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		422
Or}	Proprietary <Prtry>	[1..1]	Text		422
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		423
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		423
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		423
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		423
	Frequency <Frqcy>	[0..1]	±		423
	Reason <Rsn>	[0..1]			423
{Or	Code <Cd>	[1..1]	CodeSet		424
Or}	Proprietary <Prtry>	[1..1]	Text		424
	TrackingDays <TrckgDays>	[0..1]	Text		424
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		424
	RemittanceInformation <RmtInf>	[0..1]	±		425
	UltimateDebtor <UltmtDbtr>	[0..1]			425
{Or	Party <Pty>	[1..1]	±		425
Or}	Agent <Agt>	[1..1]	±		426
	Debtor <Dbtr>	[0..1]			427
{Or	Party <Pty>	[1..1]	±		427
Or}	Agent <Agt>	[1..1]	±		428
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	429
	DebtorAgent <DbtrAgt>	[0..1]	±		430
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	430
	CreditorAgent <CdtrAgt>	[0..1]	±		431
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	432
	Creditor <Cdtr>	[0..1]			433
{Or	Party <Pty>	[1..1]	±		433
Or}	Agent <Agt>	[1..1]	±		434
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	435
	UltimateCreditor <UltmtCdtr>	[0..1]			436

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		436
Or}	Agent <Agt>	[1..1]	±		437
	Purpose <Purp>	[0..1]	±		438
	SupplementaryData <SplmtryData>	[0..*]	±	C35	438
	SupplementaryData <SplmtryData>	[0..*]	±	C35	439

5.3 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 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C5 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.

C6 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.

C7 ChargesInformationAndReversedInstructedAmountRule

If ChargesInformation is present, then ReversedInstructedAmount must be present.

C8 ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then TransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 GroupReversalAndNumberOfTransactionsGuideline

If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

C14 GroupReversalAndNumberOfTransactionsRule

If GroupHeader/GroupReversal is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation.

On Condition

/GroupHeader/GroupReversal is present

And /GroupHeader/GroupReversal is equal to value 'false'

Following Must be True

/GroupHeader/NumberOfTransactions Must be equal to value 'Number Occurrences TransactionInformation'

This constraint is defined at the MessageDefinition level.

C15 GroupReversalAndReasonRule

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ReversalReasonInformation/Reason must present.

On Condition

/GroupHeader/GroupReversal is present

And /GroupHeader/GroupReversal is equal to value 'true'

Following Must be True

/OriginalGroupInformation/ReversalReasonInformation[1] Must be present

And /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be present

This constraint is defined at the MessageDefinition level.

C16 GroupReversalAndTransactionInformationNotPresentRule

If GroupHeader/GroupReversal is true, then TransactionInformation is not allowed.

On Condition

/GroupHeader/GroupReversal is present

And /GroupHeader/GroupReversal is equal to value 'true'

Following Must be True

/TransactionInformation[*] Must be absent

This constraint is defined at the MessageDefinition level.

C17 GroupReversalAndTransactionInformationPresentRule

If GroupHeader/GroupReversal is false, then at least one occurrence of TransactionInformation must be present.

```
On Condition
    /GroupHeader/GroupReversal is present
And    /GroupHeader/GroupReversal is equal to value 'false'
Following Must be True
    /TransactionInformation[1] Must be present
```

This constraint is defined at the MessageDefinition level.

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 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed.

```
On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /TransactionInformation[*]/InstructedAgent Must be absent
```

This constraint is defined at the MessageDefinition level.

C22 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C23 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed.

```
On Condition
    /GroupHeader/InstructingAgent is present
Following Must be True
    /TransactionInformation[*]/InstructingAgent Must be absent
```

This constraint is defined at the MessageDefinition level.

C24 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C25 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when reversing direct debit transactions.

On Condition
 /GroupHeader/SettlementInformation is present
 And /GroupHeader/SettlementInformation/SettlementMethod is equal to value
 'CoverMethod'
 Following Must be True
 substring(/OriginalGroupInformation/
 OriginalMessageNameIdentification,1,8) Must be different from value 'pacs.003'
This constraint is defined at the MessageDefinition level.

C26 OriginalGroupInformationRule

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

On Condition
 /OriginalGroupInformation is present
 Following Must be True
 /TransactionInformation[*]/OriginalGroupInformation Must be absent
This constraint is defined at the MessageDefinition level.

C27 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C28 ReversedInstructedAmountAndExchangeRate1Rule

If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C29 ReversedInstructedAmountAndExchangeRate2Rule

If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C30 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C31 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C32 SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C33 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C34 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C35 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.

C36 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C37 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

C38 TotalInterbankSettlementAmountAndDateRule

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C39 TotalReversedInterbankSettlementAmountAndSumRule

GroupHeader/TotalReversedInterbankSettlementAmount must equal the sum of all individual TransactionInformation/ReversedInterbankSettlementAmount when present.

On Condition

/GroupHeader/TotalReversedInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalReversedInterbankSettlementAmount Must be equal to value 'sum of TransactionInformation/ReversedInterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C40 TotalReversedInterbankSettlementAmountRule

If GroupHeader/TotalReversedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReversedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReversedInterbankSettlementAmount.

On Condition

/GroupHeader/TotalReversedInterbankSettlementAmount is present

And /TransactionInformation[1] is present

And /TransactionInformation[*]/ReversedInterbankSettlementAmount is present

Following Must be True

/TransactionInformation[*]/ReversedInterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalReversedInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C41 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

5.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C8 "ControlSumAndGroupReversalRule", C38
"TotalInterbankSettlementAmountAndDateRule", C13
"GroupReversalAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following **GroupHeader127** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		366
	CreationDateTime <CreDtTm>	[1..1]	DateTime		366
	Authorisation <Authstn>	[0..2]	±		366
	BatchBooking <BtchBookg>	[0..1]	Indicator		367
	NumberOfTransactions <NbOfTx>	[1..1]	Text		367
	ControlSum <CtrlSum>	[0..1]	Quantity		367
	GroupReversal <GrpRvsl>	[0..1]	Indicator		367
	TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	367
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		368
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C30, C31, C32, C33, C36, C37	368
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		370
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	371
	ClearingSystem <ClrSys>	[0..1]			371
{Or	Code <Cd>	[1..1]	CodeSet		372
Or}	Proprietary <Prtry>	[1..1]	Text		372
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		372
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	373
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		373
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	374
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		375
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	375
	InstructioningAgent <InstgAgt>	[0..1]	±		376
	InstructedAgent <InstdAgt>	[0..1]	±		377

Constraints

- **ControlSumAndGroupReversalRule**

If GroupReversal is true, then ControlSum is not allowed.

On Condition

/GroupReversal is present

And /GroupReversal is equal to value 'true'

Following Must be True

/ControlSum Must be absent

- **GroupReversalAndNumberOfTransactionsGuideline**

If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

- **TotalInterbankSettlementAmountAndDateRule**

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition

/TotalReversedInterbankSettlementAmount is present

Following Must be True

/InterbankSettlementDate Must be present

5.4.1.1 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 868

5.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 861

5.4.1.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following elements (see ["Authorisation1Choice"](#) on page 771 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		771
Or}	Proprietary <Prtry>	[1..1]	Text		772

5.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see ["BatchBookingIndicator"](#) on page 863):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.
- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

5.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: ["Max15NumericText"](#) on page 866

5.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: ["DecimalNumber"](#) on page 864

5.4.1.7 GroupReversal <GrpRvsl>

Presence: [0..1]

Definition: Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.

Datatype: One of the following values must be used (see ["TrueFalseIndicator"](#) on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

5.4.1.8 TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent in the reversal message.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.1.9 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

5.4.1.10 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C30 "SettlementMethodAgentRule", C31 "SettlementMethodClearingRule", C32 "SettlementMethodCoverAgentRule", C33 "SettlementMethodCoverRule", C36 "ThirdReimbursementAgentAccountRule", C37 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		370
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	371
	ClearingSystem <ClrSys>	[0..1]			371
{Or	Code <Cd>	[1..1]	CodeSet		372
Or}	Proprietary <Prtry>	[1..1]	Text		372
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		372
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	373
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		373
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	374
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		375
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	375

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present
```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent
```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```
On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent
```

- **ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

5.4.1.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 859

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

5.4.1.10.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

SettlementAccount <SttlmAcct> contains the following elements (see ["CashAccount40"](#) on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.1.10.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		372
Or}	Proprietary <Prtry>	[1..1]	Text		372

5.4.1.10.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

5.4.1.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

5.4.1.10.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.1.10.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

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

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.1.10.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.1.10.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

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

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.1.10.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.1.10.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

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

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.1.11 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.1.12 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Information concerning the original group of transactions, to which the message refers.

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader20** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		378
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		379
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		379
	ReversalReasonInformation <RvslRsnInf>	[0..*]			379
	Originator <Orgtr>	[0..1]	±		379
	Reason <Rsn>	[0..1]			380
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381
	AdditionalInformation <AddtlInf>	[0..*]	Text		381

5.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

Datatype: "Max35Text" on page 868

5.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

5.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 861

5.4.2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following **PaymentReversalReason10** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		379
	Reason <Rsn>	[0..1]			380
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381
	AdditionalInformation <AddtlInf>	[0..*]	Text		381

5.4.2.4.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.2.4.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Reason <Rsn> contains one of the following **ReversalReason4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381

5.4.2.4.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the reversal, as published in an external reason code list.

Datatype: "ExternalReversalReason1Code" on page 855

5.4.2.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 868

5.4.2.4.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 865

5.4.3 TransactionInformation <TxInf>

Presence: [0..*]

Definition: Information concerning the original transactions, to which the reversal message refers.

Impacted by: C7 "ChargesInformationAndReversedInstructedAmountRule", C28
"ReversedInstructedAmountAndExchangeRate1Rule", C29
"ReversedInstructedAmountAndExchangeRate2Rule"

TransactionInformation <TxInf> contains the following **PaymentTransaction149** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReversalIdentification <RvslId>	[0..1]	Text		386
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		386
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		386
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		386
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		386
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		387
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		387
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	387
	ReversedInterbankSettlementAmount <RvslIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	387
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		388
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		388
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			388
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		389
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		389
	ReversedInstructedAmount <RvslInstdAmt>	[0..1]	Amount	C2, C11	389
	ExchangeRate <XchgRate>	[0..1]	Rate		389
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	390
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		390
	ChargesInformation <ChrgsInf>	[0..*]			391
	Amount <Amt>	[1..1]	Amount	C2, C11	391
	Agent <Agt>	[1..1]	±		391
	Type <Tp>	[0..1]			392
{Or	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	±		392
	InstructingAgent <InstgAgt>	[0..1]	±		393
	InstructedAgent <InstdAgt>	[0..1]	±		393
	ReversalReasonInformation <RvslRsnInf>	[0..*]			394
	Originator <Orgtr>	[0..1]	±		394
	Reason <Rsn>	[0..1]			395
{Or	Code <Cd>	[1..1]	CodeSet		396

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		396
	AdditionalInformation <AddtlInf>	[0..*]	Text		396
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			396
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	399
	Amount <Amt>	[0..1]	±		399
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		400
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		400
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		400
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		400
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C30, C31, C32, C33, C36, C37	401
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		403
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	404
	ClearingSystem <ClrSys>	[0..1]			404
{Or	Code <Cd>	[1..1]	CodeSet		405
Or}	Proprietary <Prtry>	[1..1]	Text		405
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		405
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	406
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		406
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	407
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		408
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	408
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		409
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		410
	MandateRelatedInformation <MndtRltdInf>	[0..1]			410
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	412
	MandateIdentification <MndtId>	[0..1]	Text		414

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateOfSignature <DtOfSgntr>	[0..1]	Date		414
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		414
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			414
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		415
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		415
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		416
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	417
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		418
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	419
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		420
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	421
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		422
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		422
	OriginalReason <OrgnlRsn>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		422
Or}	Proprietary <Prtry>	[1..1]	Text		422
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		423
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		423
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		423
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		423
	Frequency <Frqcy>	[0..1]	±		423
	Reason <Rsn>	[0..1]			423
{Or	Code <Cd>	[1..1]	CodeSet		424
Or}	Proprietary <Prtry>	[1..1]	Text		424
	TrackingDays <TrckgDays>	[0..1]	Text		424
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		424
	RemittanceInformation <RmtInf>	[0..1]	±		425
	UltimateDebtor <UltmtDbtr>	[0..1]			425
{Or	Party <Pty>	[1..1]	±		425
Or}	Agent <Agt>	[1..1]	±		426

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[0..1]			427
{Or	Party <Pty>	[1..1]	±		427
Or}	Agent <Agt>	[1..1]	±		428
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	429
	DebtorAgent <DbtrAgt>	[0..1]	±		430
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	430
	CreditorAgent <CdtrAgt>	[0..1]	±		431
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	432
	Creditor <Cdtr>	[0..1]			433
{Or	Party <Pty>	[1..1]	±		433
Or}	Agent <Agt>	[1..1]	±		434
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	435
	UltimateCreditor <UltmtCdtr>	[0..1]			436
{Or	Party <Pty>	[1..1]	±		436
Or}	Agent <Agt>	[1..1]	±		437
	Purpose <Purp>	[0..1]	±		438
	SupplementaryData <SplmtryData>	[0..*]	±	C35	438

Constraints

- **ChargesInformationAndReversedInstructedAmountRule**

If ChargesInformation is present, then ReversedInstructedAmount must be present.

On Condition

/ChargesInformation[1] is present

And /ChargesInformation[1]/Amount is present

Following Must be True

/ReversedInstructedAmount Must be present

- **ReversedInstructedAmountAndExchangeRate1Rule**

If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

On Condition

/ReversedInstructedAmount is present

And /ReversedInstructedAmount/attribute::Currency is different from /
ReversedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be present

- **ReversedInstructedAmountAndExchangeRate2Rule**

If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition

/ReversedInstructedAmount is present

And /ReversedInstructedAmount/attribute::Currency is equal to /

ReversedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be absent

5.4.3.1 ReversalIdentification <RvsIld>

Presence: [0..1]

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

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

Datatype: "Max35Text" on page 868

5.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 774 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		774
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		774
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		775

5.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

5.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 868

5.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 868

5.4.3.6 OriginalUETR <OrgnIUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 863

5.4.3.7 OriginalClearingSystemReference <OrgnIClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

5.4.3.8 OriginalInterbankSettlementAmount <OrgnIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.9 ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the reversed instruction.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.10 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: The InterbankSettlementDate is the interbank settlement date of the reversal message, and not of the original instruction.

Datatype: "ISODate" on page 861

5.4.3.11 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Usage: the SettlementPriority is the settlement priority of the reversal message, and not of the original instruction.

Datatype: "Priority3Code" on page 858

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

5.4.3.12 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		389
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		389

5.4.3.12.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

5.4.3.12.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

5.4.3.13 ReversedInstructedAmount <RvstdInstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.14 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 864

5.4.3.15 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.16 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.

Usage: The ChargeBearer applies to the reversal message, not to the original instruction.

Datatype: "ChargeBearerType1Code" on page 848

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

5.4.3.17 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	391
	Agent <Agt>	[1..1]	±		391
	Type <Tp>	[0..1]			392
{Or	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	±		392

5.4.3.17.1 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.17.2 Agent <Agt>

Presence: [1..1]

Definition: Agent that takes the transaction charges or to which the transaction charges are due.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.17.3 Type <Tp>

Presence: [0..1]

Definition: Defines the type of charges.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		392
Or}	Proprietary <Prtry>	[1..1]	±		392

5.4.3.17.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "[ExternalChargeType1Code](#)" on page 850

5.4.3.17.3.2 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 766 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		766
	Issuer <Issr>	[0..1]	Text		767

5.4.3.18 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

InstructingAgent <InstgAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.19 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.20 ReversalReasonInformation <RvsIRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvsIRsnInf> contains the following **PaymentReversalReason10** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		394
	Reason <Rsn>	[0..1]			395
{Or	Code <Cd>	[1..1]	CodeSet		396
Or}	Proprietary <Prtry>	[1..1]	Text		396
	AdditionalInformation <AddtlInf>	[0..*]	Text		396

5.4.3.20.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.3.20.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Reason <Rsn> contains one of the following **ReversalReason4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		396
Or}	Proprietary <Prtry>	[1..1]	Text		396

5.4.3.20.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the reversal, as published in an external reason code list.

Datatype: "ExternalReversalReason1Code" on page 855

5.4.3.20.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 868

5.4.3.20.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 865

5.4.3.21 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference42 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	399
	Amount <Amt>	[0..1]	±		399
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		400
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		400
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		400
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		400
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C30, C31, C32, C33, C36, C37	401
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		403
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	404
	ClearingSystem <ClrSys>	[0..1]			404
{Or	Code <Cd>	[1..1]	CodeSet		405
Or}	Proprietary <Prtry>	[1..1]	Text		405
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		405
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	406
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		406
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	407
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		408
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	408
	PaymentTypeInfoInformation <PmtTplnf>	[0..1]	±		409
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		410
	MandateRelatedInformation <MndtRltdInf>	[0..1]			410
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	412
	MandateIdentification <MndtId>	[0..1]	Text		414
	DateOfSignature <DtOfSgntr>	[0..1]	Date		414
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		414

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			414
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		415
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		415
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		416
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	417
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		418
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	419
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		420
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	421
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		422
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		422
	OriginalReason <OrgnlRsn>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		422
Or}	Proprietary <Prtry>	[1..1]	Text		422
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		423
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		423
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		423
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		423
	Frequency <Frqcy>	[0..1]	±		423
	Reason <Rsn>	[0..1]			423
{Or	Code <Cd>	[1..1]	CodeSet		424
Or}	Proprietary <Prtry>	[1..1]	Text		424
	TrackingDays <TrckgDays>	[0..1]	Text		424
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		424
	RemittanceInformation <RmtInf>	[0..1]	±		425
	UltimateDebtor <UltmtDbtr>	[0..1]			425
{Or	Party <Pty>	[1..1]	±		425
Or}	Agent <Agt>	[1..1]	±		426
	Debtor <Dbtr>	[0..1]			427
{Or	Party <Pty>	[1..1]	±		427

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		428
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	429
	DebtorAgent <DbtrAgt>	[0..1]	±		430
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	430
	CreditorAgent <CdtrAgt>	[0..1]	±		431
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	432
	Creditor <Cdtr>	[0..1]			433
{Or	Party <Pty>	[1..1]	±		433
Or}	Agent <Agt>	[1..1]	±		434
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	435
	UltimateCreditor <UltmtCdtr>	[0..1]			436
{Or	Party <Pty>	[1..1]	±		436
Or}	Agent <Agt>	[1..1]	±		437
	Purpose <Purp>	[0..1]	±		438

5.4.3.21.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.21.2 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 748 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C12	748
Or}	EquivalentAmount <EqvtAmt>	[1..1]			749
	Amount <Amt>	[1..1]	Amount	C2, C12	749
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	749

5.4.3.21.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

5.4.3.21.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 861

5.4.3.21.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		751
Or}	DateTime <DtTm>	[1..1]	DateTime		751

5.4.3.21.6 CreditorSchemeIdentification <CdtrSchmld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.3.21.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C30 "SettlementMethodAgentRule", C31 "SettlementMethodClearingRule", C32 "SettlementMethodCoverAgentRule", C33 "SettlementMethodCoverRule", C36 "ThirdReimbursementAgentAccountRule", C37 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		403
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	404
	ClearingSystem <ClrSys>	[0..1]			404
{Or	Code <Cd>	[1..1]	CodeSet		405
Or}	Proprietary <Prtry>	[1..1]	Text		405
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		405
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	406
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		406
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	407
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		408
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	408

Constraints

• InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

• InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

• SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

```

Following Must be True
    /ClearingSystem Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent

```

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

```

On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent

```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

```

On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present

```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

```

On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent

```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```

On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent

```

- **ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

```

On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present

```

5.4.3.21.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 859

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

5.4.3.21.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

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

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		405
Or}	Proprietary <Prtry>	[1..1]	Text		405

5.4.3.21.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

5.4.3.21.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

5.4.3.21.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>*Presence:* [0..1]*Definition:* Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.*Impacted by:* C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

```

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

```

5.4.3.21.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>*Presence:* [0..1]*Definition:* Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

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

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 788 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		788
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		789
	ServiceLevel <SvcLvl>	[0..*]			789
{Or	Code <Cd>	[1..1]	CodeSet		789
Or}	Proprietary <Prtry>	[1..1]	Text		789
	LocalInstrument <LclInstrm>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		790
Or}	Proprietary <Prtry>	[1..1]	Text		790
	SequenceType <SeqTp>	[0..1]	CodeSet		790
	CategoryPurpose <CtgyPurp>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		791
Or}	Proprietary <Prtry>	[1..1]	Text		791

5.4.3.21.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 857

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

5.4.3.21.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains one of the following **MandateRelatedData3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	412
	MandateIdentification <MndtId>	[0..1]	Text		414
	DateOfSignature <DtOfSgntr>	[0..1]	Date		414
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		414
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			414
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		415
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		415
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		416
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	417
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		418
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	419
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		420
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	421
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		422
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		422
	OriginalReason <OrgnlRsn>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		422
Or}	Proprietary <Prtry>	[1..1]	Text		422
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		423
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		423
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		423
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		423
	Frequency <Frqcy>	[0..1]	±		423
	Reason <Rsn>	[0..1]			423
{Or	Code <Cd>	[1..1]	CodeSet		424
Or}	Proprietary <Prtry>	[1..1]	Text		424
	TrackingDays <TrckgDays>	[0..1]	Text		424
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		424

5.4.3.21.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

Impacted by: C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

DirectDebitMandate <DrctDbtMndt> contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		414
	DateOfSignature <DtOfSgntr>	[0..1]	Date		414
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		414
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			414
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		415
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		415
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		416
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	417
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		418
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	419
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		420
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	421
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		422
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		422
	OriginalReason <OrgnlRsn>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		422
Or}	Proprietary <Prtry>	[1..1]	Text		422
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		423
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		423
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		423
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		423
	Frequency <Frqcy>	[0..1]	±		423
	Reason <Rsn>	[0..1]			423
{Or	Code <Cd>	[1..1]	CodeSet		424
Or}	Proprietary <Prtry>	[1..1]	Text		424
	TrackingDays <TrckgDays>	[0..1]	Text		424

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

```
On Condition
  /AmendmentIndicator is equal to value 'false'
Following Must be True
  /AmendmentInformationDetails Must be absent
```

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

```
On Condition
  /AmendmentIndicator is equal to value 'true'
Following Must be True
  /AmendmentInformationDetails Must be present
```

5.4.3.21.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

5.4.3.21.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 861

5.4.3.21.10.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

5.4.3.21.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		415
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		415
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		416
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	417
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		418
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	419
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		420
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	421
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		422
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		422
	OriginalReason <OrgnlRsn>	[0..1]			422
{Or	Code <Cd>	[1..1]	CodeSet		422
Or}	Proprietary <Prtry>	[1..1]	Text		422
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		423

5.4.3.21.10.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

5.4.3.21.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.3.21.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.10.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

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

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.10.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.3.21.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

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

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

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

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 861

5.4.3.21.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

5.4.3.21.10.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		422
Or}	Proprietary <Prtry>	[1..1]	Text		422

5.4.3.21.10.1.4.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 853

5.4.3.21.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 868

5.4.3.21.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 865

5.4.3.21.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max1025Text" on page 865

5.4.3.21.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

5.4.3.21.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

5.4.3.21.10.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

5.4.3.21.10.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		424
Or}	Proprietary <Prtry>	[1..1]	Text		424

5.4.3.21.10.1.9.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 853

5.4.3.21.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 868

5.4.3.21.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: "Exact2NumericText" on page 865

5.4.3.21.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 751 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		751
	Type <Tp>	[0..1]	±		751
	DateOfSignature <DtOfSgntr>	[0..1]	Date		752
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		752
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		752
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		752
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		752
	Frequency <Frqcy>	[0..1]	±		753
	Reason <Rsn>	[0..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		753
Or}	Proprietary <Prtry>	[1..1]	Text		753

5.4.3.21.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 801 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

5.4.3.21.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		425
Or}	Agent <Agt>	[1..1]	±		426

5.4.3.21.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.3.21.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		427
Or}	Agent <Agt>	[1..1]	±		428

5.4.3.21.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.3.21.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.18 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 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.3.21.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		433
Or}	Agent <Agt>	[1..1]	±		434

5.4.3.21.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.3.21.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.20 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.

Impacted by: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Following Must be True

/Identification Must be present

Or /Proxy Must be present

5.4.3.21.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		436
Or}	Agent <Agt>	[1..1]	±		437

5.4.3.21.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

5.4.3.21.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

5.4.3.21.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "[Purpose2Choice](#)" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

5.4.3.22 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C35 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

Constraints

- **SupplementaryDataRule**

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

5.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C35 "[SupplementaryDataRule](#)"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

6 **pacs.008.001.13**

FIToFICustomerCreditTransferV13

6.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.

Usage

The FIToFICustomerCreditTransfer message is exchanged between agents and can contain one or more customer credit transfer instructions.

The FIToFICustomerCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

The FIToFICustomerCreditTransfer message can be used in different ways:

- If the instructing agent and the instructed agent wish to use their direct account relationship in the currency of the transfer then the message contains both the funds for the customer transfer(s) as well as the payment details;
- If the instructing agent and the instructed agent have no direct account relationship in the currency of the transfer, or do not wish to use their account relationship, then other (reimbursement) agents will be involved to cover for the customer transfer(s). The FIToFICustomerCreditTransfer contains only the payment details and the instructing agent must cover the customer transfer by sending a FinancialInstitutionCreditTransfer to a reimbursement agent. This payment method is called the Cover method;
- If more than two financial institutions are involved in the payment chain and if the FIToFICustomerCreditTransfer is sent from one financial institution to the next financial institution in the payment chain, then the payment method is called the Serial method.

The FIToFICustomerCreditTransfer message can be used in domestic and cross-border scenarios.

Outline

The FIToFICustomerCreditTransferV13 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

6.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFICstmrCdtTrf>	[1..1]		C13, C14, C18, C23, C31, C32, C44, C49, C50, C52	
	GroupHeader <GrpHdr>	[1..1]		C48	451
	MessageIdentification <MsgId>	[1..1]	Text		453
	CreationDateTime <CreDtTm>	[1..1]	DateTime		453
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		453
	BatchBooking <BtchBookg>	[0..1]	Indicator		453
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		453
	ControlSum <CtrlSum>	[0..1]	Quantity		454
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C11	454
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		454
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C40, C41, C42, C43, C46, C47	454
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		456
	SettlementAccount <SttlmAcct>	[0..1]	±	C17, C16	457
	ClearingSystem <ClrSys>	[0..1]			457
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		458
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C17, C16	459
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		459
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C17, C16	460
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		461

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C17, C16	461
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		462
	InstructingAgent <InstgAgt>	[0..1]	±		463
	InstructedAgent <InstdAgt>	[0..1]	±		464
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C6, C8, C19, C20, C21, C25, C26, C27, C28, C29, C30, C33, C35, C36, C37, C38, C7, C9, C34, C53, C54	464
	PaymentIdentification <PmtId>	[1..1]	±	C51	471
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		471
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C11	472
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		472
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		473
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			473
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		473
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		473
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		473
	AdditionalDateTime <AddtlDtTm>	[0..1]		C3	474
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		474
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		474
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		475
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C12	475
	ExchangeRate <XchgRate>	[0..1]	Rate		475
	AgreedRate <AgrdRate>	[0..1]			475
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C2	476
	QuotedCurrency <QtdCcy>	[0..1]	CodeSet	C2	476

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PreAgreedExchangeRate <PreAgrdXchgRate>	[1..1]	Rate		476
	QuotationDateTime <QtnDtTm>	[0..1]	DateTime		477
	QuotIdentification <Qtld>	[0..1]	IdentifierSet		477
	ForeignExchangeAgent <FXAgt>	[0..1]	±		477
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		478
	ChargesInformation <ChrgsInf>	[0..*]			478
	Amount <Amt>	[1..1]	Amount	C2, C12	478
	Agent <Agt>	[1..1]	±		479
	Type <Tp>	[0..1]			479
{Or	Code <Cd>	[1..1]	CodeSet		480
Or}	Proprietary <Prtry>	[1..1]	±		480
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		480
	PaymentSignature <PmtSgntr>	[0..1]			480
{Or	ILPV4 <ILPV4>	[1..1]	Text		481
Or}	Signature <Sgntr>	[1..1]	Text		481
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		481
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C17, C16	482
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		482
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C17, C16	483
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		484
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C17, C16	484
	InstructingAgent <InstgAgt>	[0..1]	±		485
	InstructedAgent <InstdAgt>	[0..1]	±		486
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		487
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C17, C16	488
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		489
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C17, C16	489
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		490
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C17, C16	491

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		492
	InitiatingParty <InitgPty>	[0..1]	±		493
	Debtor <Dbtr>	[1..1]	±		494
	DebtorAccount <DbtrAcct>	[0..1]	±	C17, C16	495
	DebtorAgent <DbtrAgt>	[1..1]	±		496
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C17, C16	497
	CreditorAgent <CdtrAgt>	[1..1]	±		498
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C17, C16	498
	Creditor <Cdtr>	[1..1]	±		499
	CreditorAccount <CdtrAcct>	[0..1]	±	C17, C16	500
	UltimateCreditor <UltmtCdtr>	[0..1]	±		501
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		502
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			503
	Code <Cd>	[0..1]	CodeSet		503
	InstructionInformation <InstrInf>	[0..1]	Text		503
	Purpose <Purp>	[0..1]	±		503
	RegulatoryReporting <RgltryRptg>	[0..10]	±		504
	Tax <Tax>	[0..1]			504
	Creditor <Cdtr>	[0..1]	±		506
	Debtor <Dbtr>	[0..1]	±		506
	UltimateDebtor <UltmtDbtr>	[0..1]	±		506
	AdministrationZone <AdmstnZone>	[0..1]	Text		507
	ReferenceNumber <RefNb>	[0..1]	Text		507
	Method <Mtd>	[0..1]	Text		507
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	507
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	508
	Date <Dt>	[0..1]	Date		508
	SequenceNumber <SeqNb>	[0..1]	Quantity		508
	Record <Rcrd>	[0..*]			508
	Type <Tp>	[0..1]	Text		509

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Category <Ctgy>	[0..1]	Text		509
	CategoryDetails <CtgyDtls>	[0..1]	Text		509
	DebtorStatus <DbtrSts>	[0..1]	Text		510
	CertificateIdentification <CertId>	[0..1]	Text		510
	FormsCode <FrmsCd>	[0..1]	Text		510
	Period <Prd>	[0..1]			510
	Year <Yr>	[0..1]	Year		510
	Type <Tp>	[0..1]	CodeSet		510
	FromDate <FrToDt>	[0..1]	±		511
	TaxAmount <TaxAmt>	[0..1]			512
	Rate <Rate>	[0..1]	Rate		512
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	512
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	512
	Details <Dtls>	[0..*]			513
	Period <Prd>	[0..1]			513
	Year <Yr>	[0..1]	Year		513
	Type <Tp>	[0..1]	CodeSet		514
	FromDate <FrToDt>	[0..1]	±		514
	Amount <Amt>	[1..1]	Amount	C2, C12	515
	AdditionalInformation <AddtlInf>	[0..1]	Text		515
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			515
	RemittanceIdentification <RmtId>	[0..1]	Text		516
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			516
	Method <Mtd>	[1..1]	CodeSet		516
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		517
	PostalAddress <PstlAdr>	[0..1]			517
	Name <Nm>	[1..1]	Text		517
	Address <Adr>	[1..1]	±		517
	RemittanceInformation <RmtInf>	[0..1]	±		518
	SupplementaryData <SplmtryData>	[0..*]	±	C45	519
	SupplementaryData <SplmtryData>	[0..*]	±	C45	519

6.3 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 **AdditionalDateTimePresenceRule**

AcceptanceDateTime or PoolingAdjustmentDate or ExpiryDateTime must be present. All can be present.

C4 **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.

C5 **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.

C6 **ChargeBearerAndChargesInformationRule**

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

C7 **ChargesAmountGuideline**

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

C8 **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

C9 **ChargesInformationGuideline**

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

C10 **Country**

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

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 CurrencyAmount

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

Note: The decimal separator is a dot.

C13 GroupHeaderExpiryDateTimeRule

If GroupHeader/ExpiryDateTime is present, then CreditTransferTransactionInformation/AdditionalDateTime/ExpiryDateTime is not allowed.

On Condition

/GroupHeader/ExpiryDateTime is present

Following Must be True

/CreditTransferTransactionInformation[*]/AdditionalDateTime/

ExpiryDateTime Must be absent

This constraint is defined at the MessageDefinition level.

C14 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C15 IBAN

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

C16 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.

C17 IdentificationOrProxyPresenceRule

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

C18 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C19 InstructedAmountAndExchangeRate1Rule

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C20 InstructedAmountAndExchangeRate2Rule

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C21 InstructedAmountAndExchangeRate3Rule

If InstructedAmount is not present, then ExchangeRate is not allowed.

C22 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C23 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C24 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C25 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.

C26 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C27 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C28 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C29 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C30 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C31 NumberOfTransactionsAndCreditTransfersRule

GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransferTransactionInformation.

Following Must be True
/GroupHeader/NumberOfTransactions Must be equal to value 'number of occurrences of CreditTransferTransactionInformation'

This constraint is defined at the MessageDefinition level.

C32 PaymentTypeInfoInformationRule

If GroupHeader/PaymentTypeInfoInformation is present, then
CreditTransferTransactionInformation/PaymentTypeInfoInformation is not allowed.

On Condition
/GroupHeader/PaymentTypeInfoInformation is present
Following Must be True
/CreditTransferTransactionInformation[*]/PaymentTypeInfoInformation Must be absent

This constraint is defined at the MessageDefinition level.

C33 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C34 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C35 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C36 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C37 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C38 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C39 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C40 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C41 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C42 SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C43 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C44 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C45 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.

C46 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C47 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

C48 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C49 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /CreditTransferTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C50 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C51 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C52 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then
CreditTransferTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be
present

This constraint is defined at the MessageDefinition level.

C53 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C54 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C48 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader131** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		453
	CreationDateTime <CreDtTm>	[1..1]	DateTime		453
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		453
	BatchBooking <BtchBookg>	[0..1]	Indicator		453
	NumberOfTransactions <NbOfTx>	[1..1]	Text		453
	ControlSum <CtrlSum>	[0..1]	Quantity		454
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C11	454
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		454
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C40, C41, C42, C43, C46, C47	454
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		456
	SettlementAccount <SttlmAcct>	[0..1]	±	C17, C16	457
	ClearingSystem <ClrSys>	[0..1]			457
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		458
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C17, C16	459
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		459
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C17, C16	460
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		461
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C17, C16	461
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		462
	InstructingAgent <InstgAgt>	[0..1]	±		463
	InstructedAgent <InstdAgt>	[0..1]	±		464

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition

/TotalInterbankSettlementAmount is present

Following Must be True

/InterbankSettlementDate Must be present

6.4.1.1 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 868

6.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 861

6.4.1.3 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

Definition: Date and time on which the payment should be expired if it has not settled.

Datatype: "ISODateTime" on page 861

6.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 863):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.
- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

6.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 866

6.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 864

6.4.1.7 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C11 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

6.4.1.8 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

6.4.1.9 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C40 "SettlementMethodAgentRule", C41 "SettlementMethodClearingRule", C42 "SettlementMethodCoverAgentRule", C43 "SettlementMethodCoverRule", C46 "ThirdReimbursementAgentAccountRule", C47 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		456
	SettlementAccount <SttlmAcct>	[0..1]	±	C17, C16	457
	ClearingSystem <ClrSys>	[0..1]			457
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		458
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C17, C16	459
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		459
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C17, C16	460
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		461
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C17, C16	461

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present
```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent
```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```
On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent
```

- **ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

6.4.1.9.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 859

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.4.1.9.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: [C17 "IdentificationOrProxyPresenceRule"](#), [C16 "IdentificationAndProxyGuideline"](#)

SettlementAccount <SttlmAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

6.4.1.9.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		458
Or}	Proprietary <Prtry>	[1..1]	Text		458

6.4.1.9.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

6.4.1.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

6.4.1.9.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.1.9.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

6.4.1.9.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.1.9.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

6.4.1.9.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.1.9.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

6.4.1.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

6.4.1.11 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.1.12 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: C6 "ChargeBearerAndChargesInformationRule", C8 "ChargesInformationAndInstructedAmountRule", C19 "InstructedAmountAndExchangeRate1Rule", C20 "InstructedAmountAndExchangeRate2Rule", C21 "InstructedAmountAndExchangeRate3Rule", C25 "InstructionForCreditorAgentRule", C26 "IntermediaryAgent1AccountRule", C27 "IntermediaryAgent2AccountRule", C28 "IntermediaryAgent2Rule", C29 "IntermediaryAgent3AccountRule", C30 "IntermediaryAgent3Rule", C33 "PreviousInstructingAgent1AccountRule", C35 "PreviousInstructingAgent2AccountRule", C36 "PreviousInstructingAgent2Rule", C37 "PreviousInstructingAgent3AccountRule", C38 "PreviousInstructingAgent3Rule", C7 "ChargesAmountGuideline", C9 "ChargesInformationGuideline", C34 "PreviousInstructingAgent1Guideline", C53 "UltimateCreditorGuideline", C54 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction70 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C51	471
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		471
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C11	472
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		472
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		473
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			473
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		473
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		473
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		473
	AdditionalDateTime <AddtlDtTm>	[0..1]		C3	474
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		474
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		474
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		475
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C12	475
	ExchangeRate <XchgRate>	[0..1]	Rate		475
	AgreedRate <AgrdRate>	[0..1]			475
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C2	476
	QuotedCurrency <QtdCcy>	[0..1]	CodeSet	C2	476
	PreAgreedExchangeRate <PreAgrdXchgRate>	[1..1]	Rate		476
	QuotationDateTime <QtnDtTm>	[0..1]	DateTime		477
	QuoteIdentification <QtId>	[0..1]	IdentifierSet		477
	ForeignExchangeAgent <FXAg>	[0..1]	±		477
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		478
	ChargesInformation <ChrgsInf>	[0..*]			478
	Amount <Amt>	[1..1]	Amount	C2, C12	478
	Agent <Ag>	[1..1]	±		479
	Type <Tp>	[0..1]			479
{Or	Code <Cd>	[1..1]	CodeSet		480
Or}	Proprietary <Prtry>	[1..1]	±		480
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		480

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentSignature <PmtSgntr>	[0..1]			480
{Or	ILPV4 <ILPV4>	[1..1]	Text		481
Or}	Signature <Sgntr>	[1..1]	Text		481
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		481
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C17, C16	482
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		482
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C17, C16	483
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		484
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C17, C16	484
	InstructingAgent <InstgAgt>	[0..1]	±		485
	InstructedAgent <InstdAgt>	[0..1]	±		486
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		487
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C17, C16	488
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		489
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C17, C16	489
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		490
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C17, C16	491
	UltimateDebtor <UltmtDbtr>	[0..1]	±		492
	InitiatingParty <InitgPty>	[0..1]	±		493
	Debtor <Dbtr>	[1..1]	±		494
	DebtorAccount <DbtrAcct>	[0..1]	±	C17, C16	495
	DebtorAgent <DbtrAgt>	[1..1]	±		496
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C17, C16	497
	CreditorAgent <CdtrAgt>	[1..1]	±		498
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C17, C16	498
	Creditor <Cdtr>	[1..1]	±		499
	CreditorAccount <CdtrAcct>	[0..1]	±	C17, C16	500

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateCreditor <UltmtCdtr>	[0..1]	±		501
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		502
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			503
	Code <Cd>	[0..1]	CodeSet		503
	InstructionInformation <InstrInf>	[0..1]	Text		503
	Purpose <Purp>	[0..1]	±		503
	RegulatoryReporting <RgltryRptg>	[0..10]	±		504
	Tax <Tax>	[0..1]			504
	Creditor <Cdtr>	[0..1]	±		506
	Debtor <Dbtr>	[0..1]	±		506
	UltimateDebtor <UltmtDbtr>	[0..1]	±		506
	AdministrationZone <AdmstnZone>	[0..1]	Text		507
	ReferenceNumber <RefNb>	[0..1]	Text		507
	Method <Mtd>	[0..1]	Text		507
	TotalTaxableBaseAmount <TtlTaxablBaseAmt>	[0..1]	Amount	C2, C12	507
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	508
	Date <Dt>	[0..1]	Date		508
	SequenceNumber <SeqNb>	[0..1]	Quantity		508
	Record <Rcrd>	[0..*]			508
	Type <Tp>	[0..1]	Text		509
	Category <Ctgy>	[0..1]	Text		509
	CategoryDetails <CtgyDtls>	[0..1]	Text		509
	DebtorStatus <DbtrSts>	[0..1]	Text		510
	CertificateIdentification <CertId>	[0..1]	Text		510
	FormsCode <FrmsCd>	[0..1]	Text		510
	Period <Prd>	[0..1]			510
	Year <Yr>	[0..1]	Year		510
	Type <Tp>	[0..1]	CodeSet		510
	FromDate <FrToDt>	[0..1]	±		511
	TaxAmount <TaxAmt>	[0..1]			512
	Rate <Rate>	[0..1]	Rate		512

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	512
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	512
	Details <Dtls>	[0..*]			513
	Period <Prd>	[0..1]			513
	Year <Yr>	[0..1]	Year		513
	Type <Tp>	[0..1]	CodeSet		514
	FromToDate <FrToDt>	[0..1]	±		514
	Amount <Amt>	[1..1]	Amount	C2, C12	515
	AdditionalInformation <AddtlInf>	[0..1]	Text		515
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			515
	RemittanceIdentification <RmtId>	[0..1]	Text		516
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			516
	Method <Mtd>	[1..1]	CodeSet		516
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		517
	PostalAddress <PstlAdr>	[0..1]			517
	Name <Nm>	[1..1]	Text		517
	Address <Adr>	[1..1]	±		517
	RemittanceInformation <RmtInf>	[0..1]	±		518
	SupplementaryData <SplmtryData>	[0..*]	±	C45	519

Constraints

- **ChargeBearerAndChargesInformationRule**

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

On Condition

/ChargeBearer is equal to value 'BorneByCreditor'

Following Must be True

/ChargesInformation[1] Must be present

- **ChargesAmountGuideline**

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

```
On Condition
    /ChargesInformation[1] is present
And    /ChargesInformation[*]/Amount is present
Following Must be True
    /InstructedAmount Must be present
```

- **ChargesInformationGuideline**

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

- **InstructedAmountAndExchangeRate1Rule**

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

```
On Condition
    /InstructedAmount is present
And    /InstructedAmount/attribute::Currency is different from /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be present
```

- **InstructedAmountAndExchangeRate2Rule**

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is present
And    /InstructedAmount/attribute::Currency is equal to /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructedAmountAndExchangeRate3Rule**

If InstructedAmount is not present, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is absent
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.

```
On Condition
    /InstructionForCreditorAgent[*]/Code is within DataType <<Code>>
ValidationRulePayCreditorByCheque1Code
Following Must be True
    /CreditorAccount Must be absent
```

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent1 is absent
Following Must be True
    /IntermediaryAgent1Account Must be absent
```

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
  /IntermediaryAgent2 is absent
Following Must be True
  /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

```
On Condition
  /IntermediaryAgent2 is present
Following Must be True
  /IntermediaryAgent1 Must be present
```

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
  /IntermediaryAgent3 is absent
Following Must be True
  /IntermediaryAgent3Account Must be absent
```

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

```
On Condition
  /IntermediaryAgent3 is present
Following Must be True
  /IntermediaryAgent2 Must be present
```

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent1 is absent
Following Must be True
  /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

On Condition

/PreviousInstructingAgent3 is absent

Following Must be True

/PreviousInstructingAgent3Account Must be absent

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

On Condition

/PreviousInstructingAgent3 is present

Following Must be True

/PreviousInstructingAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

6.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: C51 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 765 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

6.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

6.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C11 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

6.4.2.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

6.4.2.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 858

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

6.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		473
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		473

6.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

6.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

6.4.2.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 784 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		784
	TillTime <TillTm>	[0..1]	Time		785
	FromTime <FrTm>	[0..1]	Time		785
	RejectTime <RjctTm>	[0..1]	Time		785

6.4.2.8 AdditionalDateTime <AddtIDtTm>

Presence: [0..1]

Definition: Series of additional date and time data that can be applied to the payment.

Impacted by: C3 "AdditionalDateTimePresenceRule"

AdditionalDateTime <AddtIDtTm> contains the following **AdditionalDateTime1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AcceptanceDateTime <AcptncDtTm>	[0..1]	DateTime		474
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		474
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		475

Constraints

- AdditionalDateTimePresenceRule**

AcceptanceDateTime or PoolingAdjustmentDate or ExpiryDateTime must be present. All can be present.

Following Must be True

 /AcceptanceDateTime Must be present
Or /PoolingAdjustmentDate Must be present
Or /ExpiryDateTime Must be present

6.4.2.8.1 AcceptanceDateTime <AcptncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Datatype: "ISODateTime" on page 861

6.4.2.8.2 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

Definition: Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.

Datatype: "ISODate" on page 861

6.4.2.8.3 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

Definition: Date and time on which the payment should be expired if it has not settled.

Datatype: "ISODatetime" on page 861

6.4.2.9 InstructedAmount <InstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.10 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 864

6.4.2.11 AgreedRate <AgrdRate>

Presence: [0..1]

Definition: Set of elements providing information about a pre-agreed exchange rate.

Usage: This element can only be used where agreed either bilaterally or multilaterally as part of a payment scheme.

AgreedRate <AgrdRate> contains the following **CurrencyExchange26** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C2	476
	QuotedCurrency <QtdCcy>	[0..1]	CodeSet	C2	476
	PreAgreedExchangeRate <PreAgrdXchgRate>	[1..1]	Rate		476
	QuotationDateTime <QtnDtTm>	[0..1]	DateTime		477
	QuotIdentification <QtId>	[0..1]	IdentifierSet		477
	ForeignExchangeAgent <FXAgt>	[0..1]	±		477

6.4.2.11.1 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example GBP 1.00 = USD 1.30, the unit currency is GBP.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 847

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.

6.4.2.11.2 QuotedCurrency <QtdCcy>

Presence: [0..1]

Definition: Currency into which the base (unit) currency is converted. In the example GBP 1.00 = USD 1.30, the unit currency is USD.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 847

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.

6.4.2.11.3 PreAgreedExchangeRate <PreAgrdXchgRate>

Presence: [1..1]

Definition: The value of one currency expressed in relation to another currency. ExchangeRate

expresses the ratio between UnitCurrency and QuotedCurrency. (Amount in UnitCurrency * ExchangeRate = Amount in QuotedCurrency)

Datatype: "BaseOneRate" on page 864

6.4.2.11.4 QuotationDateTime <QtnDtTm>

Presence: [0..1]

Definition: Date and time at which an exchange rate is quoted.

Datatype: "ISODatetime" on page 861

6.4.2.11.5 QuotIdentification <QtId>

Presence: [0..1]

Definition: Unique identification to unambiguously identify the quote issued by the ForeignExchangeAgent.

Usage: This identification must be passed on throughout the entire end-to-end chain.

Datatype: "UUIDv4Identifier" on page 863

6.4.2.11.6 ForeignExchangeAgent <FXAgt>

Presence: [0..1]

Definition: Agent who undertakes the conversion of funds from the unit currency to the quoted currency.

Usage: The ForeignExchangeAgent must receive the AgreedRate block unchanged.

ForeignExchangeAgent <FXAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.12 ChargeBearer <ChrgBr>

Presence: [1..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 848

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

6.4.2.13 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C12	478
	Agent <Agt>	[1..1]	±		479
	Type <Tp>	[0..1]			479
{Or	Code <Cd>	[1..1]	CodeSet		480
Or}	Proprietary <Prtry>	[1..1]	±		480

6.4.2.13.1 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.13.2 Agent <Agt>

Presence: [1..1]

Definition: Agent that takes the transaction charges or to which the transaction charges are due.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.13.3 Type <Tp>

Presence: [0..1]

Definition: Defines the type of charges.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		480
Or}	Proprietary <Prtry>	[1..1]	±		480

6.4.2.13.3.1 Code <Cd>*Presence:* [1..1]*Definition:* Charge type, in a coded form.*Datatype:* "ExternalChargeType1Code" on page 850**6.4.2.13.3.2 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 766 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		766
	Issuer <Issr>	[0..1]	Text		767

6.4.2.14 MandateRelatedInformation <MndtRltdInf>*Presence:* [0..1]*Definition:* Provides further details of the mandate signed between the creditor and the debtor.**MandateRelatedInformation <MndtRltdInf>** contains the following elements (see "CreditTransferMandateData1" on page 751 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		751
	Type <Tp>	[0..1]	±		751
	DateOfSignature <DtOfSgntr>	[0..1]	Date		752
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		752
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		752
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		752
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		752
	Frequency <Frqcy>	[0..1]	±		753
	Reason <Rsn>	[0..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		753
Or}	Proprietary <Prtry>	[1..1]	Text		753

6.4.2.15 PaymentSignature <PmtSgntr>*Presence:* [0..1]*Definition:* Cryptographic key identifying terms agreed by agents within the payment chain pre-settlement. This key can also be used post-settlement to confirm the payment has been credited as intended.

PaymentSignature <PmtSgntr> contains one of the following **CryptographicKey1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	ILPV4 <ILPV4>	[1..1]	Text		481
Or}	Signature <Sgntr>	[1..1]	Text		481

6.4.2.15.1 ILPV4 <ILPV4>

Presence: [1..1]

Definition: Cryptographic key represented as a ILP V4 packet.

Datatype: "HexBinaryText" on page 865

6.4.2.15.2 Signature <Sgntr>

Presence: [1..1]

Definition: Cryptographic key represented as a signature.

Datatype: "SHA256SignatureText" on page 869

6.4.2.16 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.17 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

6.4.2.18 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.19 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

6.4.2.20 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.21 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: [C17 "IdentificationOrProxyPresenceRule"](#), [C16 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

6.4.2.22 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.23 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.24 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.25 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

6.4.2.26 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.27 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: [C17 "IdentificationOrProxyPresenceRule"](#), [C16 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

6.4.2.28 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.29 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

6.4.2.30 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

6.4.2.31 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

6.4.2.32 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

6.4.2.33 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

6.4.2.34 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.35 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

6.4.2.36 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

6.4.2.37 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: [C17 "IdentificationOrProxyPresenceRule"](#), [C16 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

6.4.2.38 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

6.4.2.39 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.

Impacted by: C17 "IdentificationOrProxyPresenceRule", C16 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

6.4.2.40 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

6.4.2.41 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtAg> contains the following elements (see "InstructionForCreditorAgent3" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		785
	InstructionInformation <InstrInf>	[0..1]	Text		785

6.4.2.42 InstructionForNextAgent <InstrForNxtAg>

Presence: [0..*]

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

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAg> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		503
	InstructionInformation <InstrInf>	[0..1]	Text		503

6.4.2.42.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 856

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

6.4.2.42.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 866

6.4.2.43 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

6.4.2.44 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 798 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		799
	Authority <Authrty>	[0..1]			799
	Name <Nm>	[0..1]	Text		799
	Country <Ctry>	[0..1]	CodeSet	C10	800
	Details <Dtls>	[0..*]			800
	Type <Tp>	[0..1]	Text		800
	Date <Dt>	[0..1]	Date		800
	Country <Ctry>	[0..1]	CodeSet	C10	800
	Code <Cd>	[0..1]	Text		801
	Amount <Amt>	[0..1]	Amount	C2, C12	801
	Information <Inf>	[0..*]	Text		801

6.4.2.45 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		506
	Debtor <Dbtr>	[0..1]	±		506
	UltimateDebtor <UltmtDbtr>	[0..1]	±		506
	AdministrationZone <AdmstnZone>	[0..1]	Text		507
	ReferenceNumber <RefNb>	[0..1]	Text		507
	Method <Mtd>	[0..1]	Text		507
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	507
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	508
	Date <Dt>	[0..1]	Date		508
	SequenceNumber <SeqNb>	[0..1]	Quantity		508
	Record <Rcrd>	[0..*]			508
	Type <Tp>	[0..1]	Text		509
	Category <Ctgy>	[0..1]	Text		509
	CategoryDetails <CtgyDtls>	[0..1]	Text		509
	DebtorStatus <DbtrSts>	[0..1]	Text		510
	CertificateIdentification <CertId>	[0..1]	Text		510
	FormsCode <FrmsCd>	[0..1]	Text		510
	Period <Prd>	[0..1]			510
	Year <Yr>	[0..1]	Year		510
	Type <Tp>	[0..1]	CodeSet		510
	FromDate <FrToDt>	[0..1]	±		511
	TaxAmount <TaxAmt>	[0..1]			512
	Rate <Rate>	[0..1]	Rate		512
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	512
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	512
	Details <Dtls>	[0..*]			513
	Period <Prd>	[0..1]			513
	Year <Yr>	[0..1]	Year		513
	Type <Tp>	[0..1]	CodeSet		514
	FromDate <FrToDt>	[0..1]	±		514
	Amount <Amt>	[1..1]	Amount	C2, C12	515

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		515

6.4.2.45.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "[TaxParty1](#)" on page 844 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		844
	RegistrationIdentification <RegnId>	[0..1]	Text		845
	TaxType <TaxTp>	[0..1]	Text		845

6.4.2.45.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "[TaxParty2](#)" on page 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstrn>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

6.4.2.45.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see ["TaxParty2"](#) on page 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstn>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

6.4.2.45.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 868

6.4.2.45.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 866

6.4.2.45.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 868

6.4.2.45.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C12 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.45.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.45.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 861

6.4.2.45.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 864

6.4.2.45.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		509
	Category <Ctgy>	[0..1]	Text		509
	CategoryDetails <CtgyDtls>	[0..1]	Text		509
	DebtorStatus <DbtrSts>	[0..1]	Text		510
	CertificateIdentification <CertId>	[0..1]	Text		510
	FormsCode <FrmsCd>	[0..1]	Text		510
	Period <Prd>	[0..1]			510
	Year <Yr>	[0..1]	Year		510
	Type <Tp>	[0..1]	CodeSet		510
	FromDate <FrToDt>	[0..1]	±		511
	TaxAmount <TaxAmt>	[0..1]			512
	Rate <Rate>	[0..1]	Rate		512
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	512
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	512
	Details <Dtls>	[0..*]			513
	Period <Prd>	[0..1]			513
	Year <Yr>	[0..1]	Year		513
	Type <Tp>	[0..1]	CodeSet		514
	FromDate <FrToDt>	[0..1]	±		514
	Amount <Amt>	[1..1]	Amount	C2, C12	515
	AdditionalInformation <AddtlInf>	[0..1]	Text		515

6.4.2.45.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 868

6.4.2.45.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 868

6.4.2.45.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 868

6.4.2.45.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 868

6.4.2.45.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 868

6.4.2.45.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 868

6.4.2.45.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		510
	Type <Tp>	[0..1]	CodeSet		510
	FromToDate <FrToDt>	[0..1]	±		511

6.4.2.45.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 869

6.4.2.45.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 860

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.4.2.45.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see ["DatePeriod2"](#) on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

6.4.2.45.11.8 TaxAmount <TaxAmt>*Presence:* [0..1]*Definition:* Set of elements used to provide information on the amount of the tax record.**TaxAmount <TaxAmt>** contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		512
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	512
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	512
	Details <Dtls>	[0..*]			513
	Period <Prd>	[0..1]			513
	Year <Yr>	[0..1]	Year		513
	Type <Tp>	[0..1]	CodeSet		514
	FromDate <FrToDt>	[0..1]	±		514
	Amount <Amt>	[1..1]	Amount	C2, C12	515

6.4.2.45.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 864**6.4.2.45.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 845**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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.45.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.45.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			513
	Year <Yr>	[0..1]	Year		513
	Type <Tp>	[0..1]	CodeSet		514
	FromDate <FrToDt>	[0..1]	±		514
	Amount <Amt>	[1..1]	Amount	C2, C12	515

6.4.2.45.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		513
	Type <Tp>	[0..1]	CodeSet		514
	FromDate <FrToDt>	[0..1]	±		514

6.4.2.45.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 869

6.4.2.45.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 860

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.4.2.45.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

6.4.2.45.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.45.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 866

6.4.2.46 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		516
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			516
	Method <Mtd>	[1..1]	CodeSet		516
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		517
	PostalAddress <PstlAdr>	[0..1]			517
	Name <Nm>	[1..1]	Text		517
	Address <Adr>	[1..1]	±		517

6.4.2.46.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 868

6.4.2.46.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

RemittanceLocationDetails <RmtLctnDtls> contains the following **RemittanceLocationData2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		516
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		517
	PostalAddress <PstlAdr>	[0..1]			517
	Name <Nm>	[1..1]	Text		517
	Address <Adr>	[1..1]	±		517

6.4.2.46.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 858

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.

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

6.4.2.46.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 867

6.4.2.46.2.3 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		517
	Address <Adr>	[1..1]	±		517

6.4.2.46.2.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 866

6.4.2.46.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 795 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			795
{Or	Code <Cd>	[1..1]	CodeSet		796
Or}	Proprietary <Prtry>	[1..1]	±		796
	CareOf <CareOf>	[0..1]	Text		796
	Department <Dept>	[0..1]	Text		796
	SubDepartment <SubDept>	[0..1]	Text		796
	StreetName <StrtNm>	[0..1]	Text		797
	BuildingNumber <BldgNb>	[0..1]	Text		797
	BuildingName <BldgNm>	[0..1]	Text		797
	Floor <Flr>	[0..1]	Text		797
	UnitNumber <UnitNb>	[0..1]	Text		797
	PostBox <PstBx>	[0..1]	Text		797
	Room <Room>	[0..1]	Text		797
	PostCode <PstCd>	[0..1]	Text		797
	TownName <TwnNm>	[0..1]	Text		798
	TownLocationName <TwnLctnNm>	[0..1]	Text		798
	DistrictName <DstrctNm>	[0..1]	Text		798
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		798
	Country <Ctry>	[0..1]	CodeSet	C10	798
	AddressLine <AdrLine>	[0..7]	Text		798

6.4.2.47 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 801 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

6.4.2.48 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C45 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

6.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C45 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

7 **pacs.009.001.12** **FinancialInstitutionCreditTransferV12**

7.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system.

It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.

Usage

The FinancialInstitutionCreditTransfer message is exchanged between agents and can contain one or more credit transfer instructions where debtor and creditor are both financial institutions.

The FinancialInstitutionCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

The FinancialInstitutionCreditTransfer message can be used in domestic and cross-border scenarios.

Outline

The FinancialInstitutionCreditTransferV12 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

7.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FICdtTrf>	[1..1]		C12, C13, C17, C19, C38, C62, C67, C68, C70	
	GroupHeader <GrpHdr>	[1..1]		C66	535
	MessageIdentification <MsgId>	[1..1]	Text		537
	CreationDateTime <CreDtTm>	[1..1]	DateTime		537
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		537
	BatchBooking <BtchBookg>	[0..1]	Indicator		537
	NumberOfTransactions <NbOfTx>	[1..1]	Text		537
	ControlSum <CtrlSum>	[0..1]	Quantity		538
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C8	538
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		538
	SettlementInformation <SttlmInf>	[1..1]		C18, C20, C58, C59, C60, C61, C64, C65	538
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		540
	SettlementAccount <SttlmAcct>	[0..1]	±	C16, C15	541
	ClearingSystem <ClrSys>	[0..1]			541
{Or	Code <Cd>	[1..1]	CodeSet		542
Or}	Proprietary <Prtry>	[1..1]	Text		542
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		542
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C16, C15	543
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		543
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	544
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		545

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	545
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		546
	InstructingAgent <InstgAgt>	[0..1]	±		547
	InstructedAgent <InstdAgt>	[0..1]	±		548
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C6, C10, C21, C24, C26, C29, C32, C35, C39, C45, C48, C51, C54, C78, C42, C71, C74	548
	PaymentIdentification <PmtId>	[1..1]	±	C69	557
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		557
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C8	558
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		558
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		559
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			559
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		559
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		559
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		559
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		560
	PaymentSignature <PmtSgntr>	[0..1]			560
{Or	ILPV4 <ILPV4>	[1..1]	Text		560
Or}	Signature <Sgntr>	[1..1]	Text		560
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		560
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C16, C15	561
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		562
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C16, C15	562
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		563

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C16, C15	564
	InstructingAgent <InstgAgt>	[0..1]	±		565
	InstructedAgent <InstdAgt>	[0..1]	±		565
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		566
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C16, C15	567
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		568
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C16, C15	568
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		569
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C16, C15	570
	UltimateDebtor <UltmtDbtr>	[0..1]	±		571
	Debtor <Dbtr>	[1..1]	±		571
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	572
	DebtorAgent <DbtrAgt>	[0..1]	±		573
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	573
	CreditorAgent <CdtrAgt>	[0..1]	±		574
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	575
	Creditor <Cdtr>	[1..1]	±		576
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	576
	UltimateCreditor <UltmtCdtr>	[0..1]	±		577
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		578
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			578
	Code <Cd>	[0..1]	CodeSet		579
	InstructionInformation <InstrInf>	[0..1]	Text		579
	Purpose <Purp>	[0..1]	±		579
	RemittanceInformation <RmtInf>	[0..1]	±		579
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C77	580
	Amount <Amt>	[1..1]	Amount	C2, C9	580
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		581

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Account <Acct>	[1..1]	±	C16, C15	581
	Purpose <Purp>	[1..1]	±		581
	Reference <Ref>	[1..1]	Text		582
	RelatedReferences <RltdRefs>	[0..*]	±		582
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C22, C27, C30, C33, C36, C40, C46, C49, C52, C55, C43, C72, C75	582
	PaymentIdentification <PmtId>	[0..1]	±	C69	587
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		588
	UltimateDebtor <UltmtDbtr>	[0..1]	±		588
	InitiatingParty <InitgPty>	[0..1]	±		589
	Debtor <Dbtr>	[1..1]	±		590
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	591
	DebtorAgent <DbtrAgt>	[1..1]	±		592
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	593
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		594
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C16, C15	594
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		595
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C16, C15	596
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		597
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C16, C15	597
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		598
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C16, C15	599
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		600

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C16, C15	600
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		601
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C16, C15	602
	CreditorAgent <CdtrAgt>	[1..1]	±		603
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	603
	Creditor <Cdtr>	[1..1]	±		604
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	605
	UltimateCreditor <UltmtCdtr>	[0..1]	±		606
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		607
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			608
	Code <Cd>	[0..1]	CodeSet		608
	InstructionInformation <InstrInf>	[0..1]	Text		608
	Purpose <Purp>	[0..1]	±		608
	Tax <Tax>	[0..1]			609
	Creditor <Cdtr>	[0..1]	±		611
	Debtor <Dbtr>	[0..1]	±		611
	UltimateDebtor <UltmtDbtr>	[0..1]	±		611
	AdministrationZone <AdmstnZone>	[0..1]	Text		612
	ReferenceNumber <RefNb>	[0..1]	Text		612
	Method <Mtd>	[0..1]	Text		612
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C9	612
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C9	613
	Date <Dt>	[0..1]	Date		613
	SequenceNumber <SeqNb>	[0..1]	Quantity		613
	Record <Rcrd>	[0..*]			613
	Type <Tp>	[0..1]	Text		614
	Category <Ctgy>	[0..1]	Text		614
	CategoryDetails <CtgyDtls>	[0..1]	Text		614
	DebtorStatus <DbtrSts>	[0..1]	Text		615
	CertificateIdentification <CertId>	[0..1]	Text		615

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	FormsCode <FrmsCd>	[0..1]	Text		615
	Period <Prd>	[0..1]			615
	Year <Yr>	[0..1]	Year		615
	Type <Tp>	[0..1]	CodeSet		615
	FromDate <FrToDt>	[0..1]	±		616
	TaxAmount <TaxAmt>	[0..1]			617
	Rate <Rate>	[0..1]	Rate		617
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C9	617
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C9	617
	Details <DtIs>	[0..*]			618
	Period <Prd>	[0..1]			618
	Year <Yr>	[0..1]	Year		618
	Type <Tp>	[0..1]	CodeSet		619
	FromDate <FrToDt>	[0..1]	±		619
	Amount <Amt>	[1..1]	Amount	C2, C9	620
	AdditionalInformation <AddtlInf>	[0..1]	Text		620
	RemittanceInformation <RmtInf>	[0..1]	±		620
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C9	620
	UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>	[0..1]		C7, C11, C23, C25, C28, C31, C34, C37, C41, C47, C50, C53, C56, C44, C73, C76	621
	PaymentIdentification <PmtId>	[1..1]	±	C69	625
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		626
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C8	626
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		627
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		627
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			627

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		628
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		628
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		628
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		628
	PaymentSignature <PmtSgntr>	[0..1]			628
{Or	ILPV4 <ILPV4>	[1..1]	Text		629
Or}	Signature <Sgntr>	[1..1]	Text		629
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		629
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C16, C15	629
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		630
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C16, C15	631
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		632
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C16, C15	632
	InstructingAgent <InstgAgt>	[0..1]	±		633
	InstructedAgent <InstdAgt>	[0..1]	±		634
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		635
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C16, C15	636
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		637
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C16, C15	637
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		638
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C16, C15	639
	UltimateDebtor <UltmtDbtr>	[0..1]	±		640
	Debtor <Dbtr>	[1..1]	±		640
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	641
	DebtorAgent <DbtrAgt>	[0..1]	±		642
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	642
	CreditorAgent <CdtrAgt>	[0..1]	±		643
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	644

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[1..1]	±		645
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	645
	UltimateCreditor <UltmtCdtr>	[0..1]	±		646
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		647
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			647
	Code <Cd>	[0..1]	CodeSet		648
	InstructionInformation <InstrInf>	[0..1]	Text		648
	Purpose <Purp>	[0..1]	±		648
	RemittanceInformation <RmtInf>	[0..1]	±		648
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C77	649
	Amount <Amt>	[1..1]	Amount	C2, C9	649
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		650
	Account <Acct>	[1..1]	±	C16, C15	650
	Purpose <Purp>	[1..1]	±		650
	Reference <Ref>	[1..1]	Text		651
	RelatedReferences <RltdRefs>	[0..*]	±		651
	SupplementaryData <SplmtryData>	[0..*]	±	C63	651
	SupplementaryData <SplmtryData>	[0..*]	±	C63	652

7.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 Country

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

C6 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C7 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C8 CurrencyAmount

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

Note: The decimal separator is a dot.

C9 CurrencyAmount

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

Note: The decimal separator is a dot.

C10 DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

C11 DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

C12 GroupHeaderExpiryDateTimeRule

If GroupHeader/ExpiryDateTime is present, then CreditTransferTransactionInformation/ExpiryDateTime is not allowed.

On Condition

/GroupHeader/ExpiryDateTime is present

Following Must be True

/CreditTransferTransactionInformation[*]/ExpiryDateTime Must be absent

This constraint is defined at the MessageDefinition level.

C13 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C14 IBAN

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

C15 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.

C16 IdentificationOrProxyPresenceRule

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

C17 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C18 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C19 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C20 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C21 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C22 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C23 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C24 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C25 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C26 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C27 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C28 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C29 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C30 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C31 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C32 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C33 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C34 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C35 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C36 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C37 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C38 PaymentTypeInfoInformationRule

If GroupHeader/PaymentTypeInfoInformation is present, then
CreditTransferTransactionInformation/PaymentTypeInfoInformation is not allowed.

On Condition

/GroupHeader/PaymentTypeInfoInformation is present

Following Must be True

/CreditTransferTransactionInformation[*]/PaymentTypeInfoInformation Must be
absent

This constraint is defined at the MessageDefinition level.

C39 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be
present.

C40 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C41 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C42 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C43 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C44 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C45 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C46 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C47 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C48 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C49 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C50 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C51 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C52 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C53 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C54 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C55 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C56 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C57 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C58 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C59 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C60 SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C61 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C62 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C63 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.

C64 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C65 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

C66 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C67 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /CreditTransferTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C68 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C69 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C70 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

C71 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C72 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C73 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C74 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C75 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C76 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C77 UnderlyingAllocationGuideline

UnderlyingAllocation may only be present if bilaterally agreed.

C78 UnderlyingCustomerAndFinancialInstitutionCreditTransferRule

UnderlyingFinancialInstitutionCreditTransfer or UnderlyingCustomerCreditTransfer must be absent.

Both may be absent.

7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

7.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C66 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader131** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		537
	CreationDateTime <CreDtTm>	[1..1]	DateTime		537
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		537
	BatchBooking <BtchBookg>	[0..1]	Indicator		537
	NumberOfTransactions <NbOfTx>	[1..1]	Text		537
	ControlSum <CtrlSum>	[0..1]	Quantity		538
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C8	538
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		538
	SettlementInformation <SttlmInf>	[1..1]		C18, C20, C58, C59, C60, C61, C64, C65	538
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		540
	SettlementAccount <SttlmAcct>	[0..1]	±	C16, C15	541
	ClearingSystem <ClrSys>	[0..1]			541
{Or	Code <Cd>	[1..1]	CodeSet		542
Or}	Proprietary <Prtry>	[1..1]	Text		542
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		542
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C16, C15	543
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		543
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	544
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		545
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	545
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		546
	InstructingAgent <InstgAgt>	[0..1]	±		547
	InstructedAgent <InstdAgt>	[0..1]	±		548

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition

/TotalInterbankSettlementAmount is present

Following Must be True

/InterbankSettlementDate Must be present

7.4.1.1 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 868

7.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 861

7.4.1.3 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

Definition: Date and time on which the payment should be expired if it has not settled.

Datatype: "ISODateTime" on page 861

7.4.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 863):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.
- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

7.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 866

7.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 864

7.4.1.7 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C8 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

7.4.1.8 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

7.4.1.9 SettlementInformation <SttlmInf>

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

Impacted by: C18 "InstructedReimbursementAgentAccountRule", C20 "InstructingReimbursementAgentAccountRule", C58 "SettlementMethodAgentRule", C59 "SettlementMethodClearingRule", C60 "SettlementMethodCoverAgentRule", C61 "SettlementMethodCoverRule", C64 "ThirdReimbursementAgentAccountRule", C65 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		540
	SettlementAccount <SttlmAcct>	[0..1]	±	C16, C15	541
	ClearingSystem <ClrSys>	[0..1]			541
{Or	Code <Cd>	[1..1]	CodeSet		542
Or}	Proprietary <Prtry>	[1..1]	Text		542
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		542
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C16, C15	543
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		543
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	544
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		545
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	545

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

Following Must be True

/ClearingSystem Must be absent

And /InstructingReimbursementAgent Must be absent

And /InstructedReimbursementAgent Must be absent

And /ThirdReimbursementAgent Must be absent

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present
```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent
```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```
On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent
```

- **ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present
```

7.4.1.9.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 859

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

7.4.1.9.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.1.9.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		542
Or}	Proprietary <Prtry>	[1..1]	Text		542

7.4.1.9.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

7.4.1.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

7.4.1.9.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.1.9.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>*Presence:* [0..1]*Definition:* Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.*Impacted by:* C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.1.9.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>*Presence:* [0..1]*Definition:* Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.1.9.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.1.9.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.1.9.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.1.10 PaymentTypeInfo <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

7.4.1.11 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.1.12 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: C6 "CreditorAgentAccountRule", C10 "DebtorAgentAccountRule", C21 "IntermediaryAgent1AccountRule", C24 "IntermediaryAgent1Rule", C26 "IntermediaryAgent2AccountRule", C29 "IntermediaryAgent2Rule", C32 "IntermediaryAgent3AccountRule", C35 "IntermediaryAgent3Rule", C39 "PreviousInstructingAgent1AccountRule", C45 "PreviousInstructingAgent2AccountRule", C48 "PreviousInstructingAgent2Rule", C51 "PreviousInstructingAgent3AccountRule", C54 "PreviousInstructingAgent3Rule", C78 "UnderlyingCustomerAndFinancialInstitutionCreditTransferRule", C42 "PreviousInstructingAgent1Guideline", C71 "UltimateCreditorGuideline", C74 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction67 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C69	557
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		557
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C8	558
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		558
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		559
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			559
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		559
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		559
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		559
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		560
	PaymentSignature <PmtSgntr>	[0..1]			560
{Or	ILPV4 <ILPV4>	[1..1]	Text		560
Or}	Signature <Sgntr>	[1..1]	Text		560
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		560
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C16, C15	561
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		562
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C16, C15	562
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		563
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C16, C15	564
	InstructingAgent <InstgAgt>	[0..1]	±		565
	InstructedAgent <InstdAgt>	[0..1]	±		565
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		566
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C16, C15	567
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		568
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C16, C15	568
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		569
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C16, C15	570
	UltimateDebtor <UltmtDbtr>	[0..1]	±		571

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[1..1]	±		571
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	572
	DebtorAgent <DbtrAgt>	[0..1]	±		573
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	573
	CreditorAgent <CdtrAgt>	[0..1]	±		574
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	575
	Creditor <Cdtr>	[1..1]	±		576
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	576
	UltimateCreditor <UltmtCdtr>	[0..1]	±		577
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		578
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			578
	Code <Cd>	[0..1]	CodeSet		579
	InstructionInformation <InstrInf>	[0..1]	Text		579
	Purpose <Purp>	[0..1]	±		579
	RemittanceInformation <RmtInf>	[0..1]	±		579
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C77	580
	Amount <Amt>	[1..1]	Amount	C2, C9	580
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		581
	Account <Acct>	[1..1]	±	C16, C15	581
	Purpose <Purp>	[1..1]	±		581
	Reference <Ref>	[1..1]	Text		582
	RelatedReferences <RltdRefs>	[0..*]	±		582
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C22, C27, C30, C33, C36, C40, C46, C49, C52, C55, C43, C72, C75	582
	PaymentIdentification <PmtId>	[0..1]	±	C69	587

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		588
	UltimateDebtor <UltmtDbtr>	[0..1]	±		588
	InitiatingParty <InitgPty>	[0..1]	±		589
	Debtor <Dbtr>	[1..1]	±		590
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	591
	DebtorAgent <DbtrAgt>	[1..1]	±		592
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	593
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		594
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C16, C15	594
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		595
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C16, C15	596
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		597
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C16, C15	597
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		598
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C16, C15	599
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		600
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C16, C15	600
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		601
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C16, C15	602
	CreditorAgent <CdtrAgt>	[1..1]	±		603
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	603
	Creditor <Cdtr>	[1..1]	±		604
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	605
	UltimateCreditor <UltmtCdtr>	[0..1]	±		606
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		607
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			608
	Code <Cd>	[0..1]	CodeSet		608

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionInformation <InstrInf>	[0..1]	Text		608
	Purpose <Purp>	[0..1]	±		608
	Tax <Tax>	[0..1]			609
	Creditor <Cdtr>	[0..1]	±		611
	Debtor <Dbtr>	[0..1]	±		611
	UltimateDebtor <UltmtDbtr>	[0..1]	±		611
	AdministrationZone <AdmstnZone>	[0..1]	Text		612
	ReferenceNumber <RefNb>	[0..1]	Text		612
	Method <Mtd>	[0..1]	Text		612
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C9	612
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C9	613
	Date <Dt>	[0..1]	Date		613
	SequenceNumber <SeqNb>	[0..1]	Quantity		613
	Record <Rcrd>	[0..*]			613
	Type <Tp>	[0..1]	Text		614
	Category <Ctgy>	[0..1]	Text		614
	CategoryDetails <CtgyDtls>	[0..1]	Text		614
	DebtorStatus <DbtrSts>	[0..1]	Text		615
	CertificateIdentification <CertId>	[0..1]	Text		615
	FormsCode <FrmsCd>	[0..1]	Text		615
	Period <Prd>	[0..1]			615
	Year <Yr>	[0..1]	Year		615
	Type <Tp>	[0..1]	CodeSet		615
	FromDate <FrToDt>	[0..1]	±		616
	TaxAmount <TaxAmt>	[0..1]			617
	Rate <Rate>	[0..1]	Rate		617
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C9	617
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C9	617
	Details <Dtls>	[0..*]			618
	Period <Prd>	[0..1]			618
	Year <Yr>	[0..1]	Year		618

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	CodeSet		619
	FromToDate <FrToDt>	[0..1]	±		619
	Amount <Amt>	[1..1]	Amount	C2, C9	620
	AdditionalInformation <AddtlInf>	[0..1]	Text		620
	RemittanceInformation <RmtInf>	[0..1]	±		620
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C9	620
	UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>	[0..1]		C7, C11, C23, C25, C28, C31, C34, C37, C41, C47, C50, C53, C56, C44, C73, C76	621
	PaymentIdentification <PmtId>	[1..1]	±	C69	625
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		626
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C8	626
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		627
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		627
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			627
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		628
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		628
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		628
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		628
	PaymentSignature <PmtSgntr>	[0..1]			628
{Or	ILPV4 <ILPV4>	[1..1]	Text		629
Or}	Signature <Sgntr>	[1..1]	Text		629
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		629
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C16, C15	629
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		630
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C16, C15	631

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		632
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C16, C15	632
	InstructingAgent <InstgAgt>	[0..1]	±		633
	InstructedAgent <InstdAgt>	[0..1]	±		634
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		635
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C16, C15	636
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		637
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C16, C15	637
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		638
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C16, C15	639
	UltimateDebtor <UltmtDbtr>	[0..1]	±		640
	Debtor <Dbtr>	[1..1]	±		640
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	641
	DebtorAgent <DbtrAgt>	[0..1]	±		642
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	642
	CreditorAgent <CdtrAgt>	[0..1]	±		643
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	644
	Creditor <Cdtr>	[1..1]	±		645
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	645
	UltimateCreditor <UltmtCdtr>	[0..1]	±		646
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		647
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			647
	Code <Cd>	[0..1]	CodeSet		648
	InstructionInformation <InstrInf>	[0..1]	Text		648
	Purpose <Purp>	[0..1]	±		648
	RemittanceInformation <RmtInf>	[0..1]	±		648
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C77	649
	Amount <Amt>	[1..1]	Amount	C2, C9	649

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		650
	Account <Acct>	[1..1]	±	C16, C15	650
	Purpose <Purp>	[1..1]	±		650
	Reference <Ref>	[1..1]	Text		651
	RelatedReferences <RltdRefs>	[0..*]	±		651
	SupplementaryData <SplmtryData>	[0..*]	±	C63	651

Constraints

- **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

On Condition
 /CreditorAgent is absent
Following Must be True
 /CreditorAgentAccount Must be absent

- **DebtorAgentAccountRule**

If DebtorAgentAccount is present, then DebtorAgent must be present.

On Condition
 /DebtorAgent is absent
Following Must be True
 /DebtorAgentAccount Must be absent

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

On Condition
 /IntermediaryAgent1 is absent
Following Must be True
 /IntermediaryAgent1Account Must be absent

- **IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

On Condition
 /IntermediaryAgent1 is present
Following Must be True
 /CreditorAgent Must be present

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

On Condition
 /IntermediaryAgent2 is absent
Following Must be True
 /IntermediaryAgent2Account Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition
 /IntermediaryAgent2 is present

Following Must be True
/IntermediaryAgent1 Must be present

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

On Condition
/IntermediaryAgent3 is absent
Following Must be True
/IntermediaryAgent3Account Must be absent

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition
/IntermediaryAgent3 is present
Following Must be True
/IntermediaryAgent2 Must be present

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
/PreviousInstructingAgent1 is absent
Following Must be True
/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

On Condition
/PreviousInstructingAgent2 is absent
Following Must be True
/PreviousInstructingAgent2Account Must be absent

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

On Condition
/PreviousInstructingAgent2 is present
Following Must be True
/PreviousInstructingAgent1 Must be present

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

On Condition
/PreviousInstructingAgent3 is absent
Following Must be True
/PreviousInstructingAgent3Account Must be absent

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

On Condition
/PreviousInstructingAgent3 is present
Following Must be True
/PreviousInstructingAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

- **UnderlyingCustomerAndFinancialInstitutionCreditTransferRule**

UnderlyingFinancialInstitutionCreditTransfer or UnderlyingCustomerCreditTransfer must be absent.

Both may be absent.

Following Must be True

/UnderlyingCustomerCreditTransfer Must be absent

Or /UnderlyingFinancialInstitutionCreditTransfer Must be absent

7.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: [C69 "TransactionIdentificationPresenceRule"](#)

PaymentIdentification <PmtId> contains the following elements (see ["PaymentIdentification13"](#) on page 765 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

7.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

7.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C8 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

7.4.2.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

7.4.2.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 858

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

7.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		559
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		559

7.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

7.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 861

7.4.2.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 784 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		784
	TillTime <TillTm>	[0..1]	Time		785
	FromTime <FrTm>	[0..1]	Time		785
	RejectTime <RjctTm>	[0..1]	Time		785

7.4.2.8 ExpiryDateTime <XpryDtTm>

Presence: [0..1]

Definition: Date and time on which the payment should be expired if it has not settled.

Datatype: "ISODateTime" on page 861

7.4.2.9 PaymentSignature <PmtSgntr>

Presence: [0..1]

Definition: Cryptographic key identifying terms agreed by agents within the payment chain pre-settlement. This key can also be used post-settlement to confirm the payment has been credited as intended.

PaymentSignature <PmtSgntr> contains one of the following **CryptographicKey1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	ILPV4 <ILPV4>	[1..1]	Text		560
Or}	Signature <Sgntr>	[1..1]	Text		560

7.4.2.9.1 ILPV4 <ILPV4>

Presence: [1..1]

Definition: Cryptographic key represented as a ILP V4 packet.

Datatype: "HexBinaryText" on page 865

7.4.2.9.2 Signature <Sgntr>

Presence: [1..1]

Definition: Cryptographic key represented as a signature.

Datatype: "SHA256SignatureText" on page 869

7.4.2.10 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstAdr>	[0..1]	±		759

7.4.2.11 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.12 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.13 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: [C16 "IdentificationOrProxyPresenceRule"](#), [C15 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.14 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.15 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.16 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.17 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.18 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.19 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.20 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.21 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: [C16 "IdentificationOrProxyPresenceRule"](#), [C15 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.22 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.23 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.24 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.25 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.26 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: [C16 "IdentificationOrProxyPresenceRule"](#), [C15 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.27 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.28 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: [C16 "IdentificationOrProxyPresenceRule"](#), [C15 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.29 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.30 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.31 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.32 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.

Impacted by: [C16 "IdentificationOrProxyPresenceRule"](#), [C15 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.33 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate financial institution to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.34 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		785
	InstructionInformation <InstrInf>	[0..1]	Text		785

7.4.2.35 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		579
	InstructionInformation <InstrInf>	[0..1]	Text		579

7.4.2.35.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 856

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

7.4.2.35.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 866

7.4.2.36 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

7.4.2.37 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation2" on page 774 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		774

7.4.2.38 UnderlyingAllocation <UndrlygAllcn>

Presence: [0..*]

Definition: Provides information on the underlying allocations that make up the payment.

Usage: Only used by the Securities industry.

Impacted by: C77 "UnderlyingAllocationGuideline"

UnderlyingAllocation <UndrlygAllcn> contains the following **TransactionAllocation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C9	580
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		581
	Account <Acct>	[1..1]	±	C16, C15	581
	Purpose <Purp>	[1..1]	±		581
	Reference <Ref>	[1..1]	Text		582
	RelatedReferences <RltdRefs>	[0..*]	±		582

Constraints

- **UnderlyingAllocationGuideline**

UnderlyingAllocation may only be present if bilaterally agreed.

7.4.2.38.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the allocation.

Impacted by: C2 "ActiveOrHistoricCurrency", C9 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.38.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the allocation is a debit or credit.

Datatype: "CreditDebitCode" on page 849

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

7.4.2.38.3 Account <Acct>

Presence: [1..1]

Definition: Unambiguous identification of the account to which the allocation is due or from.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

Account <Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.38.4 Purpose <Purp>

Presence: [1..1]

Definition: Underlying reason for the allocation.

Usage: This applies to the allocation only, this is not the underlying reason for the payment.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

7.4.2.38.5 Reference <Ref>

Presence: [1..1]

Definition: Reference for the allocation.

Datatype: "Max35Text" on page 868

7.4.2.38.6 RelatedReferences <RltdRefs>

Presence: [0..*]

Definition: Reference relating to the allocation which is meaningful to both parties (for example the original Securities Settlement Transaction Identification).

RelatedReferences <RltdRefs> contains one of the following elements (see "References74Choice" on page 763 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	SecuritiesSettlementTransactionIdentification <SctiesSttlmTxld>	[1..1]	Text		764
Or	IntraPositionMovementIdentification <IntraPosMvmntld>	[1..1]	Text		764
Or	IntraBalanceMovementIdentification <IntraBalMvmntld>	[1..1]	Text		764
Or	AccountServicerTransactionIdentification <AcctSvcrTxld>	[1..1]	Text		764
Or	MarketInfrastructureTransactionIdentification <MktlnfrstrctrTxld>	[1..1]	Text		764
Or	CounterpartyMarketInfrastructureTransactionIdentification <CtrPtyMktlnfrstrctrTxld>	[0..1]	Text		764
Or	PoolIdentification <Poolld>	[1..1]	Text		764
Or	CommonIdentification <Cmonld>	[1..1]	Text		764
Or	TradeIdentification <Tradld>	[1..1]	Text		765
Or}	OtherTransactionIdentification <OthrTxld>	[1..1]	Text		765

7.4.2.39 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: C22 "IntermediaryAgent1AccountRule", C27 "IntermediaryAgent2AccountRule", C30 "IntermediaryAgent2Rule", C33 "IntermediaryAgent3AccountRule", C36 "IntermediaryAgent3Rule", C40 "PreviousInstructingAgent1AccountRule", C46 "PreviousInstructingAgent2AccountRule", C49 "PreviousInstructingAgent2Rule", C52 "PreviousInstructingAgent3AccountRule", C55 "PreviousInstructingAgent3Rule", C43 "PreviousInstructingAgent1Guideline", C72 "UltimateCreditorGuideline", C75 "UltimateDebtorGuideline"

UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following
CreditTransferTransaction68 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[0..1]	±	C69	587
	PaymentTypeInfoInformation <PmtTpInf>	[0..1]	±		588
	UltimateDebtor <UltmtDbtr>	[0..1]	±		588
	InitiatingParty <InitgPty>	[0..1]	±		589
	Debtor <Dbtr>	[1..1]	±		590
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	591
	DebtorAgent <DbtrAgt>	[1..1]	±		592
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	593
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		594
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C16, C15	594
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		595
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C16, C15	596
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		597
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C16, C15	597
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		598
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C16, C15	599
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		600
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C16, C15	600
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		601
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C16, C15	602
	CreditorAgent <CdtrAgt>	[1..1]	±		603
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	603
	Creditor <Cdtr>	[1..1]	±		604
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	605
	UltimateCreditor <UltmtCdtr>	[0..1]	±		606
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		607

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			608
	Code <Cd>	[0..1]	CodeSet		608
	InstructionInformation <InstrInf>	[0..1]	Text		608
	Purpose <Purp>	[0..1]	±		608
	Tax <Tax>	[0..1]			609
	Creditor <Cdtr>	[0..1]	±		611
	Debtor <Dbtr>	[0..1]	±		611
	UltimateDebtor <UltmtDbtr>	[0..1]	±		611
	AdministrationZone <AdmstnZone>	[0..1]	Text		612
	ReferenceNumber <RefNb>	[0..1]	Text		612
	Method <Mtd>	[0..1]	Text		612
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C9	612
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C9	613
	Date <Dt>	[0..1]	Date		613
	SequenceNumber <SeqNb>	[0..1]	Quantity		613
	Record <Rcrd>	[0..*]			613
	Type <Tp>	[0..1]	Text		614
	Category <Ctgy>	[0..1]	Text		614
	CategoryDetails <CtgyDtls>	[0..1]	Text		614
	DebtorStatus <DbtrSts>	[0..1]	Text		615
	CertificateIdentification <CertId>	[0..1]	Text		615
	FormsCode <FrmsCd>	[0..1]	Text		615
	Period <Prd>	[0..1]			615
	Year <Yr>	[0..1]	Year		615
	Type <Tp>	[0..1]	CodeSet		615
	FromDate <FrToDt>	[0..1]	±		616
	TaxAmount <TaxAmt>	[0..1]			617
	Rate <Rate>	[0..1]	Rate		617
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C9	617
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C9	617
	Details <Dtls>	[0..*]			618

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			618
	Year <Yr>	[0..1]	Year		618
	Type <Tp>	[0..1]	CodeSet		619
	FromToDate <FrToDt>	[0..1]	±		619
	Amount <Amt>	[1..1]	Amount	C2, C9	620
	AdditionalInformation <AddtlInf>	[0..1]	Text		620
	RemittanceInformation <RmtInf>	[0..1]	±		620
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C9	620

Constraints

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent1 is absent

Following Must be True

/IntermediaryAgent1Account Must be absent

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

On Condition

/IntermediaryAgent2 is absent

Following Must be True

/IntermediaryAgent2Account Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

On Condition

/IntermediaryAgent3 is absent

Following Must be True

/IntermediaryAgent3Account Must be absent

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition

/IntermediaryAgent3 is present

Following Must be True

/IntermediaryAgent2 Must be present

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition

/PreviousInstructingAgent1 is absent

Following Must be True

/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

On Condition

/PreviousInstructingAgent2 is absent

Following Must be True

/PreviousInstructingAgent2Account Must be absent

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

On Condition

/PreviousInstructingAgent2 is present

Following Must be True

/PreviousInstructingAgent1 Must be present

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

On Condition

/PreviousInstructingAgent3 is absent

Following Must be True

/PreviousInstructingAgent3Account Must be absent

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

On Condition

/PreviousInstructingAgent3 is present

Following Must be True

/PreviousInstructingAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

7.4.2.39.1 PaymentIdentification <PmtId>

Presence: [0..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: C69 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 765 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

7.4.2.39.2 PaymentTypeInfo <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInfo <PmtTpInf> contains the following elements (see "PaymentTypeInfo28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

7.4.2.39.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

7.4.2.39.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

7.4.2.39.5 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer </Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer </Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

7.4.2.39.6 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.39.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.39.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.39.9 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification </Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.39.10 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.39.11 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.39.12 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.39.13 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification </Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.39.14 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.39.15 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.39.16 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.39.17 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.39.18 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.39.19 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.39.20 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.39.21 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.39.22 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.39.23 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

7.4.2.39.24 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.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.39.25 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

7.4.2.39.26 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdrAg> contains the following elements (see "InstructionForCreditorAgent3" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		785
	InstructionInformation <InstrInf>	[0..1]	Text		785

7.4.2.39.27 InstructionForNextAgent <InstrForNxtAg>

Presence: [0..*]

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

InstructionForNextAgent <InstrForNxtAg> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		608
	InstructionInformation <InstrInf>	[0..1]	Text		608

7.4.2.39.27.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 856

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

7.4.2.39.27.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 866

7.4.2.39.28 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

7.4.2.39.29 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		611
	Debtor <Dbtr>	[0..1]	±		611
	UltimateDebtor <UltmtDbtr>	[0..1]	±		611
	AdministrationZone <AdmstnZone>	[0..1]	Text		612
	ReferenceNumber <RefNb>	[0..1]	Text		612
	Method <Mtd>	[0..1]	Text		612
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C9	612
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C9	613
	Date <Dt>	[0..1]	Date		613
	SequenceNumber <SeqNb>	[0..1]	Quantity		613
	Record <Rcrd>	[0..*]			613
	Type <Tp>	[0..1]	Text		614
	Category <Ctgy>	[0..1]	Text		614
	CategoryDetails <CtgyDtls>	[0..1]	Text		614
	DebtorStatus <DbtrSts>	[0..1]	Text		615
	CertificateIdentification <CertId>	[0..1]	Text		615
	FormsCode <FrmsCd>	[0..1]	Text		615
	Period <Prd>	[0..1]			615
	Year <Yr>	[0..1]	Year		615
	Type <Tp>	[0..1]	CodeSet		615
	FromDate <FrToDt>	[0..1]	±		616
	TaxAmount <TaxAmt>	[0..1]			617
	Rate <Rate>	[0..1]	Rate		617
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C9	617
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C9	617
	Details <Dtls>	[0..*]			618
	Period <Prd>	[0..1]			618
	Year <Yr>	[0..1]	Year		618
	Type <Tp>	[0..1]	CodeSet		619
	FromDate <FrToDt>	[0..1]	±		619
	Amount <Amt>	[1..1]	Amount	C2, C9	620

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		620

7.4.2.39.29.1 Creditor <Cdtr>*Presence:* [0..1]*Definition:* Party on the credit side of the transaction to which the tax applies.**Creditor <Cdtr>** contains the following elements (see "[TaxParty1](#)" on page 844 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		844
	RegistrationIdentification <RegnId>	[0..1]	Text		845
	TaxType <TaxTp>	[0..1]	Text		845

7.4.2.39.29.2 Debtor <Dbtr>*Presence:* [0..1]*Definition:* Party on the debit side of the transaction to which the tax applies.**Debtor <Dbtr>** contains the following elements (see "[TaxParty2](#)" on page 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstr>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

7.4.2.39.29.3 UltimateDebtor <UltmtDbtr>*Presence:* [0..1]*Definition:* Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see ["TaxParty2"](#) on page 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstn>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

7.4.2.39.29.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 868

7.4.2.39.29.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 866

7.4.2.39.29.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 868

7.4.2.39.29.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C9 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.39.29.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C9 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.39.29.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 861

7.4.2.39.29.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 864

7.4.2.39.29.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		614
	Category <Ctgy>	[0..1]	Text		614
	CategoryDetails <CtgyDtls>	[0..1]	Text		614
	DebtorStatus <DbtrSts>	[0..1]	Text		615
	CertificateIdentification <CertId>	[0..1]	Text		615
	FormsCode <FrmsCd>	[0..1]	Text		615
	Period <Prd>	[0..1]			615
	Year <Yr>	[0..1]	Year		615
	Type <Tp>	[0..1]	CodeSet		615
	FromDate <FrToDt>	[0..1]	±		616
	TaxAmount <TaxAmt>	[0..1]			617
	Rate <Rate>	[0..1]	Rate		617
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C9	617
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C9	617
	Details <Dtls>	[0..*]			618
	Period <Prd>	[0..1]			618
	Year <Yr>	[0..1]	Year		618
	Type <Tp>	[0..1]	CodeSet		619
	FromDate <FrToDt>	[0..1]	±		619
	Amount <Amt>	[1..1]	Amount	C2, C9	620
	AdditionalInformation <AddtlInf>	[0..1]	Text		620

7.4.2.39.29.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 868

7.4.2.39.29.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 868

7.4.2.39.29.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 868

7.4.2.39.29.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 868

7.4.2.39.29.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 868

7.4.2.39.29.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 868

7.4.2.39.29.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		615
	Type <Tp>	[0..1]	CodeSet		615
	FromToDate <FrToDt>	[0..1]	±		616

7.4.2.39.29.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 869

7.4.2.39.29.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 860

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

7.4.2.39.29.11.7.3 FromToDate <FrToDt>*Presence:* [0..1]*Definition:* Range of time between a start date and an end date for which the tax report is provided.**FromToDate <FrToDt>** contains the following elements (see ["DatePeriod2"](#) on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

7.4.2.39.29.11.8 TaxAmount <TaxAmt>*Presence:* [0..1]*Definition:* Set of elements used to provide information on the amount of the tax record.**TaxAmount <TaxAmt>** contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		617
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C9	617
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C9	617
	Details <Dtls>	[0..*]			618
	Period <Prd>	[0..1]			618
	Year <Yr>	[0..1]	Year		618
	Type <Tp>	[0..1]	CodeSet		619
	FromDate <FrToDt>	[0..1]	±		619
	Amount <Amt>	[1..1]	Amount	C2, C9	620

7.4.2.39.29.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 864**7.4.2.39.29.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C2 "ActiveOrHistoricCurrency", C9 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 845**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.

- CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.39.29.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C9 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.39.29.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			618
	Year <Yr>	[0..1]	Year		618
	Type <Tp>	[0..1]	CodeSet		619
	FromDate <FrToDt>	[0..1]	±		619
	Amount <Amt>	[1..1]	Amount	C2, C9	620

7.4.2.39.29.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		618
	Type <Tp>	[0..1]	CodeSet		619
	FromDate <FrToDt>	[0..1]	±		619

7.4.2.39.29.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 869**7.4.2.39.29.11.8.4.1.2 Type <Tp>***Presence:* [0..1]*Definition:* Identification of the period related to the tax payment.*Datatype:* "TaxRecordPeriod1Code" on page 860

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

7.4.2.39.29.11.8.4.1.3 FromToDate <FrToDt>*Presence:* [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

7.4.2.39.29.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C9 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.39.29.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 866

7.4.2.39.30 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 801 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

7.4.2.39.31 InstructedAmount <InstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C2 "ActiveOrHistoricCurrency", C9 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.40 UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying financial institution credit transfer for which cover is provided.

Impacted by: C7 "CreditorAgentAccountRule", C11 "DebtorAgentAccountRule", C23 "IntermediaryAgent1AccountRule", C25 "IntermediaryAgent1Rule", C28 "IntermediaryAgent2AccountRule", C31 "IntermediaryAgent2Rule", C34 "IntermediaryAgent3AccountRule", C37 "IntermediaryAgent3Rule", C41 "PreviousInstructingAgent1AccountRule", C47 "PreviousInstructingAgent2AccountRule", C50 "PreviousInstructingAgent2Rule", C53 "PreviousInstructingAgent3AccountRule", C56 "PreviousInstructingAgent3Rule", C44 "PreviousInstructingAgent1Guideline", C73 "UltimateCreditorGuideline", C76 "UltimateDebtorGuideline"

UnderlyingFinancialInstitutionCreditTransfer <UndrlygFICdtTrf> contains the following **CreditTransferTransaction69** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C69	625
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		626
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C8	626
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		627
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		627
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			627
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		628
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		628
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		628
	ExpiryDateTime <XpryDtTm>	[0..1]	DateTime		628
	PaymentSignature <PmtSgntr>	[0..1]			628
{Or	ILPV4 <ILPV4>	[1..1]	Text		629
Or}	Signature <Sgntr>	[1..1]	Text		629
	PreviousInstructingAgent1 <PrvsInstgAg1>	[0..1]	±		629
	PreviousInstructingAgent1Account <PrvsInstgAg1Acct>	[0..1]	±	C16, C15	629
	PreviousInstructingAgent2 <PrvsInstgAg2>	[0..1]	±		630
	PreviousInstructingAgent2Account <PrvsInstgAg2Acct>	[0..1]	±	C16, C15	631
	PreviousInstructingAgent3 <PrvsInstgAg3>	[0..1]	±		632
	PreviousInstructingAgent3Account <PrvsInstgAg3Acct>	[0..1]	±	C16, C15	632
	InstructingAgent <InstgAg>	[0..1]	±		633
	InstructedAgent <InstdAg>	[0..1]	±		634
	IntermediaryAgent1 <IntrmyAg1>	[0..1]	±		635
	IntermediaryAgent1Account <IntrmyAg1Acct>	[0..1]	±	C16, C15	636
	IntermediaryAgent2 <IntrmyAg2>	[0..1]	±		637
	IntermediaryAgent2Account <IntrmyAg2Acct>	[0..1]	±	C16, C15	637
	IntermediaryAgent3 <IntrmyAg3>	[0..1]	±		638
	IntermediaryAgent3Account <IntrmyAg3Acct>	[0..1]	±	C16, C15	639
	UltimateDebtor <UltmtDbtr>	[0..1]	±		640

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[1..1]	±		640
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	641
	DebtorAgent <DbtrAgt>	[0..1]	±		642
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	642
	CreditorAgent <CdtrAgt>	[0..1]	±		643
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	644
	Creditor <Cdtr>	[1..1]	±		645
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	645
	UltimateCreditor <UltmtCdtr>	[0..1]	±		646
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		647
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			647
	Code <Cd>	[0..1]	CodeSet		648
	InstructionInformation <InstrInf>	[0..1]	Text		648
	Purpose <Purp>	[0..1]	±		648
	RemittanceInformation <RmtInf>	[0..1]	±		648
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C77	649
	Amount <Amt>	[1..1]	Amount	C2, C9	649
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		650
	Account <Acct>	[1..1]	±	C16, C15	650
	Purpose <Purp>	[1..1]	±		650
	Reference <Ref>	[1..1]	Text		651
	RelatedReferences <RltdRefs>	[0..*]	±		651

Constraints

- **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

On Condition

/CreditorAgent is absent

Following Must be True

/CreditorAgentAccount Must be absent

- **DebtorAgentAccountRule**

If DebtorAgentAccount is present, then DebtorAgent must be present.

On Condition
/DebtorAgent is absent
Following Must be True
/DebtorAgentAccount Must be absent

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

On Condition
/IntermediaryAgent1 is absent
Following Must be True
/IntermediaryAgent1Account Must be absent

- **IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

On Condition
/IntermediaryAgent1 is present
Following Must be True
/CreditorAgent Must be present

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

On Condition
/IntermediaryAgent2 is absent
Following Must be True
/IntermediaryAgent2Account Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition
/IntermediaryAgent2 is present
Following Must be True
/IntermediaryAgent1 Must be present

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

On Condition
/IntermediaryAgent3 is absent
Following Must be True
/IntermediaryAgent3Account Must be absent

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition
/IntermediaryAgent3 is present
Following Must be True
/IntermediaryAgent2 Must be present

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
/PreviousInstructingAgent1 is absent
Following Must be True
/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
Following Must be True
  /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent3 is present
Following Must be True
  /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

7.4.2.40.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: C69 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 765 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

7.4.2.40.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

7.4.2.40.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C8 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

7.4.2.40.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

7.4.2.40.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 858

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

7.4.2.40.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDate** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		628
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		628

7.4.2.40.6.1 DebitDateTime <DbtDtTm>*Presence:* [0..1]*Definition:* Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).*Datatype:* "ISODatetime" on page 861**7.4.2.40.6.2 CreditDateTime <CdtDtTm>***Presence:* [0..1]*Definition:* Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).*Datatype:* "ISODatetime" on page 861**7.4.2.40.7 SettlementTimeRequest <SttlmTmReq>***Presence:* [0..1]*Definition:* Provides information on the requested settlement time(s) of the payment instruction.**SettlementTimeRequest <SttlmTmReq>** contains the following elements (see "SettlementTimeRequest2" on page 784 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		784
	TillTime <TillTm>	[0..1]	Time		785
	FromTime <FrTm>	[0..1]	Time		785
	RejectTime <RjctTm>	[0..1]	Time		785

7.4.2.40.8 ExpiryDateTime <XpryDtTm>*Presence:* [0..1]*Definition:* Date and time on which the payment should be expired if it has not settled.*Datatype:* "ISODatetime" on page 861**7.4.2.40.9 PaymentSignature <PmtSgntr>***Presence:* [0..1]*Definition:* Cryptographic key identifying terms agreed by agents within the payment chain pre-settlement. This key can also be used post-settlement to confirm the payment has been credited as intended.**PaymentSignature <PmtSgntr>** contains one of the following **CryptographicKey1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	ILPV4 <ILPV4>	[1..1]	Text		629
Or}	Signature <Sgntr>	[1..1]	Text		629

7.4.2.40.9.1 ILPV4 <ILPV4>*Presence:* [1..1]*Definition:* Cryptographic key represented as a ILP V4 packet.*Datatype:* "HexBinaryText" on page 865**7.4.2.40.9.2 Signature <Sgntr>***Presence:* [1..1]*Definition:* Cryptographic key represented as a signature.*Datatype:* "SHA256SignatureText" on page 869**7.4.2.40.10 PreviousInstructingAgent1 <PrvsInstgAgt1>***Presence:* [0..1]*Definition:* Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.11 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>*Presence:* [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.40.12 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.13 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.40.14 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification </Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.15 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.40.16 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.17 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.18 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.19 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.40.20 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.21 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.40.22 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.23 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.40.24 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.25 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.26 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: [C16 "IdentificationOrProxyPresenceRule"](#), [C15 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.40.27 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.28 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.40.29 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.30 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

7.4.2.40.31 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.32 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.

Impacted by: [C16 "IdentificationOrProxyPresenceRule"](#), [C15 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.40.33 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate financial institution to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

7.4.2.40.34 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		785
	InstructionInformation <InstrInf>	[0..1]	Text		785

7.4.2.40.35 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		648
	InstructionInformation <InstrInf>	[0..1]	Text		648

7.4.2.40.35.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 856

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

7.4.2.40.35.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 866

7.4.2.40.36 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

7.4.2.40.37 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "[RemittanceInformation2](#)" on page 774 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		774

7.4.2.40.38 UnderlyingAllocation <UndrlygAllcn>

Presence: [0..*]

Definition: Provides information on the underlying allocations that make up the payment.

Usage: Only used by the Securities industry.

Impacted by: [C77 "UnderlyingAllocationGuideline"](#)

UnderlyingAllocation <UndrlygAllcn> contains the following **TransactionAllocation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C9	649
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		650
	Account <Acct>	[1..1]	±	C16, C15	650
	Purpose <Purp>	[1..1]	±		650
	Reference <Ref>	[1..1]	Text		651
	RelatedReferences <RltdRefs>	[0..*]	±		651

Constraints

- **UnderlyingAllocationGuideline**

UnderlyingAllocation may only be present if bilaterally agreed.

7.4.2.40.38.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the allocation.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C9 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.40.38.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the allocation is a debit or credit.

Datatype: "CreditDebitCode" on page 849

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

7.4.2.40.38.3 Account <Acct>

Presence: [1..1]

Definition: Unambiguous identification of the account to which the allocation is due or from.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

Account <Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

7.4.2.40.38.4 Purpose <Purp>

Presence: [1..1]

Definition: Underlying reason for the allocation.

Usage: This applies to the allocation only, this is not the underlying reason for the payment.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

7.4.2.40.38.5 Reference <Ref>

Presence: [1..1]

Definition: Reference for the allocation.

Datatype: "Max35Text" on page 868

7.4.2.40.38.6 RelatedReferences <RltdRefs>

Presence: [0..*]

Definition: Reference relating to the allocation which is meaningful to both parties (for example the original Securities Settlement Transaction Identification).

RelatedReferences <RltdRefs> contains one of the following elements (see "References74Choice" on page 763 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	SecuritiesSettlementTransactionIdentification <SciesSttlmTxId>	[1..1]	Text		764
Or	IntraPositionMovementIdentification <IntraPosMvmntId>	[1..1]	Text		764
Or	IntraBalanceMovementIdentification <IntraBalMvmntId>	[1..1]	Text		764
Or	AccountServicerTransactionIdentification <AcctSvcrTxId>	[1..1]	Text		764
Or	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[1..1]	Text		764
Or	CounterpartyMarketInfrastructureTransactionIdentification <CtrPtyMktInfrstrctrTxId>	[0..1]	Text		764
Or	PoolIdentification <PoolId>	[1..1]	Text		764
Or	CommonIdentification <CmonId>	[1..1]	Text		764
Or	TradeIdentification <TradId>	[1..1]	Text		765
Or}	OtherTransactionIdentification <OthrTxId>	[1..1]	Text		765

7.4.2.41 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C63 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

7.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C63 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

8 **pacs.010.001.06** **FinancialInstitutionDirectDebitV06**

8.1 **MessageDefinition Functionality**

Scope:

The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to one or more creditor(s), where both debtor and creditor are financial institutions.

Usage:

The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.

Outline

The FinancialInstitutionDirectDebitV06 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Common characteristics for all individual transactions included in the message.

B. CreditInstruction

Characteristics that apply to the credit side of the payment transaction(s) included in the message.

C. SupplementaryData

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

8.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIDrctDbt>	[1..1]		C18	
	GroupHeader <GrpHdr>	[1..1]			657
	MessageIdentification <MsgId>	[1..1]	Text		658
	CreationDateTime <CreDtTm>	[1..1]	DateTime		658
	NumberOfTransactions <NbOfTx>	[1..1]	Text		658
	ControlSum <CtrlSum>	[0..1]	Quantity		658
	InstructingAgent <InstgAgt>	[0..1]	±		658
	InstructedAgent <InstdAgt>	[0..1]	±		659
	CreditInstruction <CdtInstr>	[1..*]		C5, C10, C11, C12, C13, C14, C15, C16, C17, C20, C21, C23	660
	CreditIdentification <CdtId>	[1..1]	Text		664
	BatchBooking <BtchBookg>	[0..1]	Indicator		664
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		664
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C6	664
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		665
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			665
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		665
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		665
	InstructingAgent <InstgAgt>	[0..1]	±		666
	InstructedAgent <InstdAgt>	[0..1]	±		666
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		667
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C9, C8	668
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		669
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C9, C8	669
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		670
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C9, C8	671

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgent <CdtrAgt>	[0..1]	±		672
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C9, C8	672
	Creditor <Cdtr>	[1..1]	±		673
	CreditorAccount <CdtrAcct>	[0..1]	±	C9, C8	674
	UltimateCreditor <UltmtCdtr>	[0..1]	±		675
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		675
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C24	676
	PaymentIdentification <PmtId>	[1..1]	±	C22	677
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		677
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	678
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		678
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		679
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			679
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		679
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		679
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		679
	UltimateDebtor <UltmtDbtr>	[0..1]	±		680
	Debtor <Dbtr>	[1..1]	±		680
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	681
	DebtorAgent <DbtrAgt>	[0..1]	±		682
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	682
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		683
	Purpose <Purp>	[0..1]	±		683
	RemittanceInformation <RmtInf>	[0..1]	±		684
	SupplementaryData <SplmtryData>	[0..*]	±	C19	684
	SupplementaryData <SplmtryData>	[0..*]	±	C19	684

8.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 BICFI

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

C4 Country

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

C5 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C6 CurrencyAmount

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

Note: The decimal separator is a dot.

C7 IBAN

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

C8 IdentificationAndProxyGuideline

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

C9 IdentificationOrProxyPresenceRule

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

C10 InterbankSettlementDateRule

If InterbankSettlementDate is present, then DirectDebitTransactionInformation/InterbankSettlementDate is not allowed.

C11 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C12 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C13 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C14 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C15 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C16 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17 PaymentTypeInformationRule

If PaymentTypeInformation is present, then DirectDebitTransactionInformation/
PaymentTypeInformation is not allowed.

C18 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C19 SupplementaryDataRule

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

C20 TotalInterbankSettlementAmountAndSumRule

If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount.

C21 TotalInterbankSettlementAmountRule

If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of CreditInformation/TotalInterbankSettlementAmount.

C22 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C23 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C24 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

8.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Common characteristics for all individual transactions included in the message.

GroupHeader <GrpHdr> contains the following **GroupHeader119** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		658
	CreationDateTime <CreDtTm>	[1..1]	DateTime		658
	NumberOfTransactions <NbOfTx>	[1..1]	Text		658
	ControlSum <CtrlSum>	[0..1]	Quantity		658
	InstructingAgent <InstgAgt>	[0..1]	±		658
	InstructedAgent <InstdAgt>	[0..1]	±		659

8.4.1.1 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 868

8.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 861

8.4.1.3 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 866

8.4.1.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 864

8.4.1.5 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.1.6 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2 CreditInstruction <CdtInstr>

Presence: [1..*]

Definition: Characteristics that apply to the credit side of the payment transaction(s) included in the message.

Impacted by: C5 "CreditorAgentAccountRule", C10 "InterbankSettlementDateRule", C11 "IntermediaryAgent1AccountRule", C12 "IntermediaryAgent1Rule", C13 "IntermediaryAgent2AccountRule", C14 "IntermediaryAgent2Rule", C15 "IntermediaryAgent3AccountRule", C16 "IntermediaryAgent3Rule", C17 "PaymentTypeInformationRule", C20 "TotalInterbankSettlementAmountAndSumRule", C21 "TotalInterbankSettlementAmountRule", C23 "UltimateCreditorGuideline"

CreditInstruction <CdtInstr> contains the following **CreditTransferTransaction66** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditIdentification <CdtId>	[1..1]	Text		664
	BatchBooking <BtchBookg>	[0..1]	Indicator		664
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		664
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C6	664
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		665
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			665
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		665
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		665
	InstructingAgent <InstgAgt>	[0..1]	±		666
	InstructedAgent <InstdAgt>	[0..1]	±		666
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		667
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C9, C8	668
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		669
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C9, C8	669
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		670
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C9, C8	671
	CreditorAgent <CdtrAgt>	[0..1]	±		672
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C9, C8	672
	Creditor <Cdtr>	[1..1]	±		673
	CreditorAccount <CdtrAcct>	[0..1]	±	C9, C8	674
	UltimateCreditor <UltmtCdtr>	[0..1]	±		675
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		675
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C24	676
	PaymentIdentification <PmtId>	[1..1]	±	C22	677
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		677
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	678
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		678
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		679
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			679
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		679
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		679

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementTimeRequest <StlMtmReq>	[0..1]	±		679
	UltimateDebtor <UltmtDbtr>	[0..1]	±		680
	Debtor <Dbtr>	[1..1]	±		680
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	681
	DebtorAgent <DbtrAgt>	[0..1]	±		682
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	682
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		683
	Purpose <Purp>	[0..1]	±		683
	RemittanceInformation <RmtInf>	[0..1]	±		684
	SupplementaryData <SplmtryData>	[0..*]	±	C19	684

Constraints

- **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

```
On Condition
  /CreditorAgent is absent
Following Must be True
  /CreditorAgentAccount Must be absent
```

- **InterbankSettlementDateRule**

If InterbankSettlementDate is present, then DirectDebitTransactionInformation/InterbankSettlementDate is not allowed.

```
On Condition
  /InterbankSettlementDate is present
Following Must be True
  /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent
```

- **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

```
On Condition
  /IntermediaryAgent1 is absent
Following Must be True
  /IntermediaryAgent1Account Must be absent
```

- **IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

```
On Condition
  /IntermediaryAgent1 is present
Following Must be True
  /CreditorAgent Must be present
```

- **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
  /IntermediaryAgent2 is absent
```

Following Must be True
 /IntermediaryAgent2Account Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition
 /IntermediaryAgent2 is present
 Following Must be True
 /IntermediaryAgent1 Must be present

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

On Condition
 /IntermediaryAgent3 is absent
 Following Must be True
 /IntermediaryAgent3Account Must be absent

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition
 /IntermediaryAgent3 is present
 Following Must be True
 /IntermediaryAgent2 Must be present

- **PaymentTypeInfoInformationRule**

If PaymentTypeInfoInformation is present, then DirectDebitTransactionInformation/
 PaymentTypeInfoInformation is not allowed.

On Condition
 /PaymentTypeInfoInformation is present
 Following Must be True
 /DirectDebitTransactionInformation[*]/PaymentTypeInfoInformation Must be absent

- **TotalInterbankSettlementAmountAndSumRule**

If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of
 DirectDebitTransactionInformation/InterbankSettlementAmount.

On Condition
 /TotalInterbankSettlementAmount is present
 Following Must be True
 /TotalInterbankSettlementAmount Must be equal to value 'sum of /
 DirectDebitTransactionInformation[*]/InterbankSettlementAmount'

- **TotalInterbankSettlementAmountRule**

If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of
 DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the
 currency of CreditInformation/TotalInterbankSettlementAmount.

On Condition
 /TotalInterbankSettlementAmount is present
 Following Must be True
 /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
 attribute::Currency Must be equal to /TotalInterbankSettlementAmount/
 attribute::Currency

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

8.4.2.1 CreditIdentification <CdtId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the credit instruction within the message.

Datatype: "Max35Text" on page 868

8.4.2.2 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual direct debit transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 863):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.
- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

8.4.2.3 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Further specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

8.4.2.4 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

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

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

8.4.2.5 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

8.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		665
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		665

8.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 861

8.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 861

8.4.2.7 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.8 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.9 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.10 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

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

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

8.4.2.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.12 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: [C9 "IdentificationOrProxyPresenceRule"](#), [C8 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

8.4.2.13 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.14 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

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

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

8.4.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.16 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: [C9 "IdentificationOrProxyPresenceRule"](#), [C8 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

8.4.2.17 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.18 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.

Impacted by: [C9 "IdentificationOrProxyPresenceRule"](#), [C8 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

8.4.2.19 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate financial institution to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.20 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdtRgt> contains the following elements (see "InstructionForCreditorAgent3" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		785
	InstructionInformation <InstrInf>	[0..1]	Text		785

8.4.2.21 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Provides information on the individual debit transaction(s) included in the message.

Impacted by: C24 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following **DirectDebitTransactionInformation33** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C22	677
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		677
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	678
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		678
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		679
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			679
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		679
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		679
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		679
	UltimateDebtor <UltmtDbtr>	[0..1]	±		680
	Debtor <Dbtr>	[1..1]	±		680
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	681
	DebtorAgent <DbtrAgt>	[0..1]	±		682
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	682
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		683
	Purpose <Purp>	[0..1]	±		683
	RemittanceInformation <RmtInf>	[0..1]	±		684

Constraints

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

8.4.2.21.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: References used for a payment instruction.

Impacted by: C22 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 765 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

8.4.2.21.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 785 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

8.4.2.21.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

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

Datatype: "ActiveCurrencyAndAmount" on page 845

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.

8.4.2.21.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 861

8.4.2.21.5 SettlementPriority <SttlmPrty>*Presence:* [0..1]*Definition:* Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.*Datatype:* "Priority3Code" on page 858

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

8.4.2.21.6 SettlementTimeIndication <SttlmTmIndctn>*Presence:* [0..1]*Definition:* Provides information on the occurred settlement time(s) of the payment transaction.**SettlementTimeIndication <SttlmTmIndctn>** contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		679
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		679

8.4.2.21.6.1 DebitDateTime <DbtDtTm>*Presence:* [0..1]*Definition:* Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).*Datatype:* "ISODatetime" on page 861**8.4.2.21.6.2 CreditDateTime <CdtDtTm>***Presence:* [0..1]*Definition:* Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).*Datatype:* "ISODatetime" on page 861**8.4.2.21.7 SettlementTimeRequest <SttlmTmReq>***Presence:* [0..1]*Definition:* Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 784 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		784
	TillTime <TillTm>	[0..1]	Time		785
	FromTime <FrTm>	[0..1]	Time		785
	RejectTime <RjctTm>	[0..1]	Time		785

8.4.2.21.8 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.21.9 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.21.10 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

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

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

8.4.2.21.11 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

8.4.2.21.12 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

8.4.2.21.13 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

Datatype: "[Max210Text](#)" on page 867

8.4.2.21.14 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "[Purpose2Choice](#)" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

8.4.2.21.15 RemittanceInformation <RmtInf>*Presence:* [0..1]*Definition:* Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.**RemittanceInformation <RmtInf>** contains the following elements (see ["RemittanceInformation2"](#) on page 774 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		774

8.4.2.22 SupplementaryData <SplmtryData>*Presence:* [0..*]*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.*Impacted by:* C19 ["SupplementaryDataRule"](#)**SupplementaryData <SplmtryData>** contains the following elements (see ["SupplementaryData1"](#) on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

8.4.3 SupplementaryData <SplmtryData>*Presence:* [0..*]*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.*Impacted by:* C19 ["SupplementaryDataRule"](#)**SupplementaryData <SplmtryData>** contains the following elements (see ["SupplementaryData1"](#) on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

9 **pacs.028.001.06**

FIToFIPaymentStatusRequestV06

9.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.

Usage

The FIToFIPaymentStatusRequest message is exchanged between agents to request status information about instructions previously sent. Its usage will always be governed by a bilateral agreement between the agents.

The FIToFIPaymentStatusRequest message can be used to request information about the status (such as rejection, acceptance) of a credit transfer instruction, a direct debit instruction, as well as other intra-agent instructions (for example FIToFIPaymentCancellationRequest).

The FIToFIPaymentStatusRequest message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

The FIToFIPaymentStatusRequest message can be used in domestic and cross-border scenarios.

Outline

The FIToFIPaymentStatusRequestV06 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics shared by all individual transactions included in the status request message.

B. OriginalGroupInformation

Original group information concerning the group of transactions, to which the status request message refers to.

C. TransactionInformation

Information concerning the original transaction, to which the status request message refers.

D. SupplementaryData

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

9.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtStsReq>	[1..1]		C13, C14, C15, C21	
	GroupHeader <GrpHdr>	[1..1]			692
	MessageIdentification <MsgId>	[1..1]	Text		692
	CreationDateTime <CreDtTm>	[1..1]	DateTime		693
	InstructingAgent <InstgAgt>	[0..1]	±		693
	InstructedAgent <InstdAgt>	[0..1]	±		693
	OriginalGroupInformation <OrgnlGrpInf>	[0..*]	±		694
	TransactionInformation <TxInf>	[0..*]			694
	StatusRequestIdentification <StsReqId>	[0..1]	Text		697
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		698
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		698
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		698
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		698
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		698
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		698
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		699
	InstructingAgent <InstgAgt>	[0..1]	±		699
	InstructedAgent <InstdAgt>	[0..1]	±		699
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			700
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	703
	Amount <Amt>	[0..1]	±		703
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		704
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		704
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		704
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		704
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C17, C18, C19, C20,	705

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
				C23, C24	
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		707
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	708
	ClearingSystem <ClrSys>	[0..1]			708
{Or	Code <Cd>	[1..1]	CodeSet		709
Or}	Proprietary <Prtry>	[1..1]	Text		709
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		709
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	710
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		710
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	711
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		712
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	712
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		713
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		714
	MandateRelatedInformation <MndtRltdInf>	[0..1]			714
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	716
	MandateIdentification <MndtId>	[0..1]	Text		717
	DateOfSignature <DtOfSgntr>	[0..1]	Date		717
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		717
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			717
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		718
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		718
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		719
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	720
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		721
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	722
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		723
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	724
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		725
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		725

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalReason <OrgnlRsn>	[0..1]			725
{Or	Code <Cd>	[1..1]	CodeSet		725
Or}	Proprietary <Prtry>	[1..1]	Text		725
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		726
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		726
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		726
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		726
	Frequency <Frqcy>	[0..1]	±		726
	Reason <Rsn>	[0..1]			726
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	TrackingDays <TrckgDays>	[0..1]	Text		727
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		727
	RemittanceInformation <RmtInf>	[0..1]	±		728
	UltimateDebtor <UltmtDbtr>	[0..1]			728
{Or	Party <Pty>	[1..1]	±		728
Or}	Agent <Agt>	[1..1]	±		729
	Debtor <Dbtr>	[0..1]			730
{Or	Party <Pty>	[1..1]	±		730
Or}	Agent <Agt>	[1..1]	±		731
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	732
	DebtorAgent <DbtrAgt>	[0..1]	±		733
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	733
	CreditorAgent <CdtrAgt>	[0..1]	±		734
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	735
	Creditor <Cdtr>	[0..1]			736
{Or	Party <Pty>	[1..1]	±		736
Or}	Agent <Agt>	[1..1]	±		737
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	738
	UltimateCreditor <UltmtCdtr>	[0..1]			739
{Or	Party <Pty>	[1..1]	±		739

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		740
	Purpose <Purp>	[0..1]	±		741
	SupplementaryData <SplmtryData>	[0..*]	±	C22	741
	SupplementaryData <SplmtryData>	[0..*]	±	C22	742

9.3 Constraints

C1 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.

C2 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

C4 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.

C5 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.

C6 Country

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

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 IBAN

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

C9 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.

C10 IdentificationOrProxyPresenceRule

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

C11 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C12 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C13 OriginalGroupInformationAbsenceRule

If OriginalGroupInformation is absent, then

TransactionInformation[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformation[1] is absent

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C14 OriginalGroupInformationMultiplePresenceRule

If OriginalGroupInformation is present and multiple times (Occurrence > 1), then TransactionInformation[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformation[2] is present

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C15 OriginalGroupInformationSinglePresenceRule

If OriginalGroupInformationAndStatus is present and only once, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent.

On Condition

/OriginalGroupInformation[1] is present

And /OriginalGroupInformation[2] is absent

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be absent

This constraint is defined at the MessageDefinition level.

C16 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C17 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C18 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C19 SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C20 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C21 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C22 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.

C23 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C24 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

9.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

9.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual transactions included in the status request message.

GroupHeader <GrpHdr> contains the following **GroupHeader109** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		692
	CreationDateTime <CreDtTm>	[1..1]	DateTime		693
	InstructingAgent <InstgAgt>	[0..1]	±		693
	InstructedAgent <InstdAgt>	[0..1]	±		693

9.4.1.1 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 868

9.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 861

9.4.1.3 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.1.4 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstAdr>	[0..1]	±		759

9.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..*]

Definition: Original group information concerning the group of transactions, to which the status request message refers to.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation27" on page 770 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		771
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		771
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		771
	OriginalNumberOfTransactions <OrgnlNbOfTx>	[0..1]	Text		771
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		771

9.4.3 TransactionInformation <TxInf>

Presence: [0..*]

Definition: Information concerning the original transaction, to which the status request message refers.

TransactionInformation <TxInf> contains the following **PaymentTransaction158** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusRequestIdentification <StsReqId>	[0..1]	Text		697
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		698
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		698
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		698
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		698
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		698
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		698
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		699
	InstructingAgent <InstgAgt>	[0..1]	±		699
	InstructedAgent <InstdAgt>	[0..1]	±		699
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			700
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	703
	Amount <Amt>	[0..1]	±		703
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		704
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		704
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		704
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		704
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C17, C18, C19, C20, C23, C24	705
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		707
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	708
	ClearingSystem <ClrSys>	[0..1]			708
{Or	Code <Cd>	[1..1]	CodeSet		709
Or}	Proprietary <Prtry>	[1..1]	Text		709
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		709
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	710
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		710

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	711
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		712
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	712
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		713
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		714
	MandateRelatedInformation <MndtRltdInf>	[0..1]			714
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	716
	MandateIdentification <MndtId>	[0..1]	Text		717
	DateOfSignature <DtOfSgntr>	[0..1]	Date		717
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		717
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			717
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		718
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		718
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		719
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	720
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		721
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	722
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		723
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	724
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		725
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		725
	OriginalReason <OrgnlRsn>	[0..1]			725
{Or	Code <Cd>	[1..1]	CodeSet		725
Or}	Proprietary <Prtry>	[1..1]	Text		725
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		726
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		726
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		726
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		726
	Frequency <Frqcy>	[0..1]	±		726
	Reason <Rsn>	[0..1]			726

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	TrackingDays <TrckgDays>	[0..1]	Text		727
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		727
	RemittanceInformation <RmtInf>	[0..1]	±		728
	UltimateDebtor <UltmtDbtr>	[0..1]			728
{Or	Party <Pty>	[1..1]	±		728
Or}	Agent <Agt>	[1..1]	±		729
	Debtor <Dbtr>	[0..1]			730
{Or	Party <Pty>	[1..1]	±		730
Or}	Agent <Agt>	[1..1]	±		731
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	732
	DebtorAgent <DbtrAgt>	[0..1]	±		733
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	733
	CreditorAgent <CdtrAgt>	[0..1]	±		734
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	735
	Creditor <Cdtr>	[0..1]			736
{Or	Party <Pty>	[1..1]	±		736
Or}	Agent <Agt>	[1..1]	±		737
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	738
	UltimateCreditor <UltmtCdtr>	[0..1]			739
{Or	Party <Pty>	[1..1]	±		739
Or}	Agent <Agt>	[1..1]	±		740
	Purpose <Purp>	[0..1]	±		741
	SupplementaryData <SplmtryData>	[0..*]	±	C22	741

9.4.3.1 StatusRequestIdentification <StsReqId>

Presence: [0..1]

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

Usage: The instructing party is the party sending the request message and not the party that sent the original instruction that is being reported on.

Datatype: "Max35Text" on page 868

9.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 774 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		774
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		774
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		775

9.4.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

9.4.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 868

9.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 868

9.4.3.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 863

9.4.3.7 AcceptanceDateTime <AcctncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Datatype: "ISODateTime" on page 861

9.4.3.8 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

9.4.3.9 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.10 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference42 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	703
	Amount <Amt>	[0..1]	±		703
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		704
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		704
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		704
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		704
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C17, C18, C19, C20, C23, C24	705
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		707
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	708
	ClearingSystem <ClrSys>	[0..1]			708
{Or	Code <Cd>	[1..1]	CodeSet		709
Or}	Proprietary <Prtry>	[1..1]	Text		709
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		709
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	710
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		710
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	711
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		712
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	712
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		713
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		714
	MandateRelatedInformation <MndtRltdInf>	[0..1]			714
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	716
	MandateIdentification <MndtId>	[0..1]	Text		717
	DateOfSignature <DtOfSgntr>	[0..1]	Date		717
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		717

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			717
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		718
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		718
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		719
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	720
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		721
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	722
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		723
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	724
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		725
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		725
	OriginalReason <OrgnlRsn>	[0..1]			725
{Or	Code <Cd>	[1..1]	CodeSet		725
Or}	Proprietary <Prtry>	[1..1]	Text		725
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		726
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		726
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		726
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		726
	Frequency <Frqcy>	[0..1]	±		726
	Reason <Rsn>	[0..1]			726
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	TrackingDays <TrckgDays>	[0..1]	Text		727
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		727
	RemittanceInformation <RmtInf>	[0..1]	±		728
	UltimateDebtor <UltmtDbtr>	[0..1]			728
{Or	Party <Pty>	[1..1]	±		728
Or}	Agent <Agt>	[1..1]	±		729
	Debtor <Dbtr>	[0..1]			730
{Or	Party <Pty>	[1..1]	±		730
Or}	Agent <Agt>	[1..1]	±		731

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	732
	DebtorAgent <DbtrAgt>	[0..1]	±		733
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	733
	CreditorAgent <CdtrAgt>	[0..1]	±		734
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	735
	Creditor <Cdtr>	[0..1]			736
{Or	Party <Pty>	[1..1]	±		736
Or}	Agent <Agt>	[1..1]	±		737
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	738
	UltimateCreditor <UltmtCdtr>	[0..1]			739
{Or	Party <Pty>	[1..1]	±		739
Or}	Agent <Agt>	[1..1]	±		740
	Purpose <Purp>	[0..1]	±		741

9.4.3.11.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

9.4.3.11.2 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see "[AmountType4Choice](#)" on page 748 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C12	748
Or}	EquivalentAmount <EqvtAmt>	[1..1]			749
	Amount <Amt>	[1..1]	Amount	C2, C12	749
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	749

9.4.3.11.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "[ISODate](#)" on page 861

9.4.3.11.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "[ISODate](#)" on page 861

9.4.3.11.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		751
Or}	DateTime <DtTm>	[1..1]	DateTime		751

9.4.3.11.6 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

9.4.3.11.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C11 "InstructedReimbursementAgentAccountRule", C12 "InstructingReimbursementAgentAccountRule", C17 "SettlementMethodAgentRule", C18 "SettlementMethodClearingRule", C19 "SettlementMethodCoverAgentRule", C20 "SettlementMethodCoverRule", C23 "ThirdReimbursementAgentAccountRule", C24 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		707
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	708
	ClearingSystem <ClrSys>	[0..1]			708
{Or	Code <Cd>	[1..1]	CodeSet		709
Or}	Proprietary <Prtry>	[1..1]	Text		709
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		709
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	710
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		710
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	711
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		712
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	712

Constraints

- InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

On Condition

/InstructedReimbursementAgent is absent

Following Must be True

/InstructedReimbursementAgentAccount Must be absent

- InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

On Condition

/InstructingReimbursementAgent is absent

Following Must be True

/InstructingReimbursementAgentAccount Must be absent

- SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

On Condition

/SettlementMethod is equal to value 'InstructingAgent'

Or /SettlementMethod is equal to value 'InstructedAgent'

```

Following Must be True
    /ClearingSystem Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent

```

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

```

On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
And    /InstructingReimbursementAgent Must be absent
And    /InstructedReimbursementAgent Must be absent
And    /ThirdReimbursementAgent Must be absent

```

- **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

```

On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
Or    /InstructedReimbursementAgent Must be present

```

- **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

```

On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
And    /ClearingSystem Must be absent

```

- **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```

On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent

```

- **ThirdReimbursementAgentRule**

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

```

On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
And    /InstructedReimbursementAgent Must be present

```

9.4.3.11.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 859

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

9.4.3.11.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

9.4.3.11.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		709
Or}	Proprietary <Prtry>	[1..1]	Text		709

9.4.3.11.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 850

9.4.3.11.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 868

9.4.3.11.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>*Presence:* [0..1]*Definition:* Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.*Impacted by:* C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

```

9.4.3.11.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>*Presence:* [0..1]*Definition:* Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

9.4.3.11.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

9.4.3.11.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 788 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		788
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		789
	ServiceLevel <SvcLvl>	[0..*]			789
{Or	Code <Cd>	[1..1]	CodeSet		789
Or}	Proprietary <Prtry>	[1..1]	Text		789
	LocalInstrument <LclInstrm>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		790
Or}	Proprietary <Prtry>	[1..1]	Text		790
	SequenceType <SeqTp>	[0..1]	CodeSet		790
	CategoryPurpose <CtgyPurp>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		791
Or}	Proprietary <Prtry>	[1..1]	Text		791

9.4.3.11.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 857

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

9.4.3.11.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains one of the following **MandateRelatedData3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	716
	MandateIdentification <MndtId>	[0..1]	Text		717
	DateOfSignature <DtOfSgntr>	[0..1]	Date		717
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		717
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			717
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		718
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		718
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		719
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	720
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		721
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	722
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		723
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	724
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		725
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		725
	OriginalReason <OrgnlRsn>	[0..1]			725
{Or	Code <Cd>	[1..1]	CodeSet		725
Or}	Proprietary <Prtry>	[1..1]	Text		725
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		726
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		726
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		726
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		726
	Frequency <Frqcy>	[0..1]	±		726
	Reason <Rsn>	[0..1]			726
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	TrackingDays <TrckgDays>	[0..1]	Text		727
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		727

9.4.3.11.10.1 DirectDebitMandate <DrctDbtMndt>*Presence:* [0..1]*Definition:* Specific direct debit mandate data.*Impacted by:* C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"**DirectDebitMandate <DrctDbtMndt>** contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		717
	DateOfSignature <DtOfSgntr>	[0..1]	Date		717
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		717
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			717
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		718
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		718
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		719
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	720
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		721
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	722
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		723
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	724
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		725
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		725
	OriginalReason <OrgnlRsn>	[0..1]			725
{Or	Code <Cd>	[1..1]	CodeSet		725
Or}	Proprietary <Prtry>	[1..1]	Text		725
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		726
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		726
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		726
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		726
	Frequency <Frqcy>	[0..1]	±		726
	Reason <Rsn>	[0..1]			726
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	TrackingDays <TrckgDays>	[0..1]	Text		727

Constraints

- **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

On Condition

/AmendmentIndicator is equal to value 'false'

Following Must be True

/AmendmentInformationDetails Must be absent

- **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

On Condition

/AmendmentIndicator is equal to value 'true'

Following Must be True

/AmendmentInformationDetails Must be present

9.4.3.11.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

9.4.3.11.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 861

9.4.3.11.10.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

9.4.3.11.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtld>	[0..1]	Text		718
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		718
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		719
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	720
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		721
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	722
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		723
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	724
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		725
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		725
	OriginalReason <OrgnlRsn>	[0..1]			725
{Or	Code <Cd>	[1..1]	CodeSet		725
Or}	Proprietary <Prtry>	[1..1]	Text		725
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		726

9.4.3.11.10.1.4.1 OriginalMandateIdentification <OrgnlMndtld>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

9.4.3.11.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

9.4.3.11.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnICdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.10.1.4.4 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnICdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

9.4.3.11.10.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

9.4.3.11.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

9.4.3.11.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

9.4.3.11.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 861

9.4.3.11.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

9.4.3.11.10.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		725
Or}	Proprietary <Prtry>	[1..1]	Text		725

9.4.3.11.10.1.4.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 853

9.4.3.11.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 868

9.4.3.11.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 865

9.4.3.11.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max1025Text" on page 865

9.4.3.11.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

9.4.3.11.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 861

9.4.3.11.10.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

9.4.3.11.10.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727

9.4.3.11.10.1.9.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 853

9.4.3.11.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 868

9.4.3.11.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: "Exact2NumericText" on page 865

9.4.3.11.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 751 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		751
	Type <Tp>	[0..1]	±		751
	DateOfSignature <DtOfSgntr>	[0..1]	Date		752
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		752
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		752
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		752
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		752
	Frequency <Frqcy>	[0..1]	±		753
	Reason <Rsn>	[0..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		753
Or}	Proprietary <Prtry>	[1..1]	Text		753

9.4.3.11.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation22" on page 801 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

9.4.3.11.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		728
Or}	Agent <Agt>	[1..1]	±		729

9.4.3.11.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

9.4.3.11.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		730
Or}	Agent <Agt>	[1..1]	±		731

9.4.3.11.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

9.4.3.11.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

9.4.3.11.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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
```

9.4.3.11.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.18 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: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

9.4.3.11.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		736
Or}	Agent <Agt>	[1..1]	±		737

9.4.3.11.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

9.4.3.11.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.20 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.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 743 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

9.4.3.11.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		739
Or}	Agent <Agt>	[1..1]	±		740

9.4.3.11.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

9.4.3.11.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 755 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

9.4.3.11.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "[Purpose2Choice](#)" on page 773 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

9.4.3.12 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C22 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

9.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C22 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 772 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

10 Message Items Types

10.1 MessageComponents

10.1.1 Account

10.1.1.1 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		743
	Type <Tp>	[0..1]	±		743
	Currency <Ccy>	[0..1]	CodeSet	C2	744
	Name <Nm>	[0..1]	Text		744
	Proxy <Prxy>	[0..1]	±		744

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

10.1.1.1.1 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 747](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C15	747
Or}	Other <Othr>	[1..1]	±		748

10.1.1.1.2 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 746 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		746
Or}	Proprietary <Prtry>	[1..1]	Text		746

10.1.1.1.3 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 847

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.

10.1.1.1.4 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 868

10.1.1.1.5 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 745 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			745
{Or	Code <Cd>	[1..1]	CodeSet		745
Or}	Proprietary <Prtry>	[1..1]	Text		745
	Identification <Id>	[1..1]	Text		745

10.1.1.2 ProxyAccountIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			745
{Or	Code <Cd>	[1..1]	CodeSet		745
Or}	Proprietary <Prtry>	[1..1]	Text		745
	Identification <Id>	[1..1]	Text		745

10.1.1.2.1 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		745
Or}	Proprietary <Prtry>	[1..1]	Text		745

10.1.1.2.1.1 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 854

10.1.1.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 868

10.1.1.2.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 867

10.1.1.3 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		746
Or}	Proprietary <Prtry>	[1..1]	Text		746

10.1.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 849

10.1.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

10.1.1.4 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		746
	SchemeName <SchmeNm>	[0..1]			746
{Or	Code <Cd>	[1..1]	CodeSet		747
Or}	Proprietary <Prtry>	[1..1]	Text		747
	Issuer <Issr>	[0..1]	Text		747

10.1.1.4.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 867

10.1.1.4.2 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		747
Or}	Proprietary <Prtry>	[1..1]	Text		747

10.1.1.4.2.1 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 849

10.1.1.4.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

10.1.1.4.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 868

10.1.2 Account Identification

10.1.2.1 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	C15	747
Or}	Other <Othr>	[1..1]	±		748

10.1.2.1.1 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: C15 "IBAN"

Datatype: "IBAN2007Identifier" on page 862

Constraints

- **IBAN**

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

10.1.2.1.2 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 746 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		746
	SchemeName <SchmeNm>	[0..1]			746
{Or	Code <Cd>	[1..1]	CodeSet		747
Or}	Proprietary <Prtry>	[1..1]	Text		747
	Issuer <Issr>	[0..1]	Text		747

10.1.3 Amount**10.1.3.1 AmountType4Choice**

Definition: Specifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C12	748
Or}	EquivalentAmount <EqvtAmt>	[1..1]			749
	Amount <Amt>	[1..1]	Amount	C2, C12	749
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	749

10.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C12 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

EquivalentAmount <EqvtAmt> contains the following **EquivalentAmount2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C12	749
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	749

10.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.

Usage: The first agent will convert the equivalent amount into the amount to be moved.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 847

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.

10.1.4 Date Period

10.1.4.1 DatePeriod2

Definition: Range of time defined by a start date and an end date.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

10.1.4.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 861

10.1.4.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 861

10.1.5 Date Time

10.1.5.1 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		751
Or}	DateTime <DtTm>	[1..1]	DateTime		751

10.1.5.1.1 Date <Dt>*Presence:* [1..1]*Definition:* Specified date.*Datatype:* "ISODate" on page 861**10.1.5.1.2 DateTime <DtTm>***Presence:* [1..1]*Definition:* Specified date and time.*Datatype:* "ISODatetime" on page 861**10.1.6 Direct Debit****10.1.6.1 CreditTransferMandateData1***Definition:* Provides further details related to a credit transfer mandate signed between the creditor and the debtor.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		751
	Type <Tp>	[0..1]	±		751
	DateOfSignature <DtOfSgntr>	[0..1]	Date		752
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		752
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		752
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		752
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		752
	Frequency <Frqcy>	[0..1]	±		753
	Reason <Rsn>	[0..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		753
Or}	Proprietary <Prtry>	[1..1]	Text		753

10.1.6.1.1 MandateIdentification <MndtId>*Presence:* [0..1]*Definition:* Unique identification, as assigned by the creditor, to unambiguously identify the mandate.*Datatype:* "Max35Text" on page 868**10.1.6.1.2 Type <Tp>***Presence:* [0..1]*Definition:* Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "MandateTypeInformation2" on page 768 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			768
{Or	Code <Cd>	[1..1]	CodeSet		769
Or}	Proprietary <Prtry>	[1..1]	Text		769
	LocalInstrument <LclInstrm>	[0..1]			769
{Or	Code <Cd>	[1..1]	CodeSet		769
Or}	Proprietary <Prtry>	[1..1]	Text		769
	CategoryPurpose <CtgyPurp>	[0..1]			769
{Or	Code <Cd>	[1..1]	CodeSet		770
Or}	Proprietary <Prtry>	[1..1]	Text		770
	Classification <Clssfctn>	[0..1]	±		770

10.1.6.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the credit transfer mandate has been signed by the debtor.

Datatype: "ISODate" on page 861

10.1.6.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

Definition: Date on which the credit transfer mandate has been verified.

Datatype: "ISODateTime" on page 861

10.1.6.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max10KBinary" on page 846

10.1.6.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

Definition: Date of the first payment of a recurrent credit transfer as per the mandate.

Datatype: "ISODate" on page 861

10.1.6.1.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

Definition: Date of the final payment of a recurrent credit transfer as per the mandate.

Datatype: "ISODate" on page 861

10.1.6.1.8 Frequency <Frqcy>*Presence:* [0..1]*Definition:* Regularity with which credit transfer instructions are to be created and processed.**Frequency <Frqcy>** contains one of the following elements (see "Frequency36Choice" on page 760 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

10.1.6.1.9 Reason <Rsn>*Presence:* [0..1]*Definition:* Reason for the setup of the credit transfer mandate.*Usage:*

The reason will allow the user to distinguish between different mandates for the same creditor.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		753
Or}	Proprietary <Prtry>	[1..1]	Text		753

10.1.6.1.9.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason for the mandate setup, as published in an external reason code list.*Datatype:* "ExternalMandateSetupReason1Code" on page 853**10.1.6.1.9.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the mandate setup, in a proprietary form.*Datatype:* "Max70Text" on page 868

10.1.7 Financial Institution Identification

10.1.7.1 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]	±		754
	MemberIdentification <Mmbld>	[1..1]	Text		754

10.1.7.1.1 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 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		843
Or}	Proprietary <Prtry>	[1..1]	Text		843

10.1.7.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 868

10.1.7.2 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		754
	SchemeName <SchmeNm>	[0..1]			755
{Or	Code <Cd>	[1..1]	CodeSet		755
Or}	Proprietary <Prtry>	[1..1]	Text		755
	Issuer <Issr>	[0..1]	Text		755

10.1.7.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 868

10.1.7.2.2 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		755
Or}	Proprietary <Prtry>	[1..1]	Text		755

10.1.7.2.2.1 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 852

10.1.7.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

10.1.7.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 868

10.1.7.3 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]			756
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758
	BranchIdentification <BrnchId>	[0..1]			759
	Identification <Id>	[0..1]	Text		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

10.1.7.3.1 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	C5	756
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		757
	LEI <LEI>	[0..1]	IdentifierSet		757
	Name <Nm>	[0..1]	Text		757
	PostalAddress <PstlAdr>	[0..1]	±		757
	Other <Othr>	[0..1]	±		758

10.1.7.3.1.1 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: C5 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 862

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.

10.1.7.3.1.2 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 754 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		754
	MemberIdentification <Mmbld>	[1..1]	Text		754

10.1.7.3.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "[LEIIdentifier](#)" on page 863

10.1.7.3.1.4 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 866

10.1.7.3.1.5 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 795 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			795
{Or	Code <Cd>	[1..1]	CodeSet		796
Or}	Proprietary <Prtry>	[1..1]	±		796
	CareOf <CareOf>	[0..1]	Text		796
	Department <Dept>	[0..1]	Text		796
	SubDepartment <SubDept>	[0..1]	Text		796
	StreetName <StrtNm>	[0..1]	Text		797
	BuildingNumber <BldgNb>	[0..1]	Text		797
	BuildingName <BldgNm>	[0..1]	Text		797
	Floor <Flr>	[0..1]	Text		797
	UnitNumber <UnitNb>	[0..1]	Text		797
	PostBox <PstBx>	[0..1]	Text		797
	Room <Room>	[0..1]	Text		797
	PostCode <PstCd>	[0..1]	Text		797
	TownName <TwnNm>	[0..1]	Text		798
	TownLocationName <TwnLctnNm>	[0..1]	Text		798
	DistrictName <DstrctNm>	[0..1]	Text		798
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		798
	Country <Ctry>	[0..1]	CodeSet	C10	798
	AddressLine <AdrLine>	[0..7]	Text		798

10.1.7.3.1.6 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 754 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		754
	SchemeName <SchmeNm>	[0..1]			755
{Or	Code <Cd>	[1..1]	CodeSet		755
Or}	Proprietary <Prtry>	[1..1]	Text		755
	Issuer <Issr>	[0..1]	Text		755

10.1.7.3.2 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		759
	LEI <LEI>	[0..1]	IdentifierSet		759
	Name <Nm>	[0..1]	Text		759
	PostalAddress <PstlAdr>	[0..1]	±		759

10.1.7.3.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 868

10.1.7.3.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 863

10.1.7.3.2.3 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 866

10.1.7.3.2.4 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 795 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			795
{Or	Code <Cd>	[1..1]	CodeSet		796
Or}	Proprietary <Prtry>	[1..1]	±		796
	CareOf <CareOf>	[0..1]	Text		796
	Department <Dept>	[0..1]	Text		796
	SubDepartment <SubDept>	[0..1]	Text		796
	StreetName <StrtNm>	[0..1]	Text		797
	BuildingNumber <BldgNb>	[0..1]	Text		797
	BuildingName <BldgNm>	[0..1]	Text		797
	Floor <Flr>	[0..1]	Text		797
	UnitNumber <UnitNb>	[0..1]	Text		797
	PostBox <PstBx>	[0..1]	Text		797
	Room <Room>	[0..1]	Text		797
	PostCode <PstCd>	[0..1]	Text		797
	TownName <TwnNm>	[0..1]	Text		798
	TownLocationName <TwnLctnNm>	[0..1]	Text		798
	DistrictName <DstrctNm>	[0..1]	Text		798
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		798
	Country <Ctry>	[0..1]	CodeSet	C10	798
	AddressLine <AdrLine>	[0..7]	Text		798

10.1.8 Frequency

10.1.8.1 Frequency36Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		761
Or	Period <Prd>	[1..1]			761
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762
Or}	PointInTime <PtInTm>	[1..1]			762
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

10.1.8.1.1 Type <Tp>

Presence: [1..1]

Definition: Specifies a frequency in terms of a specified period type.

Datatype: "Frequency6Code" on page 856

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.1.8.1.2 Period <Prd>

Presence: [1..1]

Definition: Specifies a frequency in terms of a count per period within a specified period type.

Period <Prd> contains the following **FrequencyPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		762
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		762

10.1.8.1.2.1 Type <Tp>*Presence:* [1..1]*Definition:* Period for which the number of instructions are to be created and processed.*Datatype:* "Frequency6Code" on page 856

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.1.8.1.2.2 CountPerPeriod <CntPerPrd>*Presence:* [1..1]*Definition:* Number of instructions to be created and processed during the specified period.*Datatype:* "DecimalNumber" on page 864**10.1.8.1.3 PointInTime <PtInTm>***Presence:* [1..1]*Definition:* Specifies a frequency in terms of an exact point in time or moment within a specified period type.**PointInTime <PtInTm>** contains the following **FrequencyAndMoment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		762
	PointInTime <PtInTm>	[1..1]	Text		763

10.1.8.1.3.1 Type <Tp>*Presence:* [1..1]*Definition:* Period for which the number of instructions are to be created and processed.*Datatype:* "Frequency6Code" on page 856

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.1.8.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

Definition: Further information on the exact point in time the event should take place.

Datatype: "Exact2NumericText" on page 865

10.1.9 Identification Information

10.1.9.1 References74Choice

Definition: Choice between references.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	SecuritiesSettlementTransactionIdentification <SctiesSttlmTxId>	[1..1]	Text		764
Or	IntraPositionMovementIdentification <IntraPosMvmntId>	[1..1]	Text		764
Or	IntraBalanceMovementIdentification <IntraBalMvmntId>	[1..1]	Text		764
Or	AccountServicerTransactionIdentification <AcctSvcrTxId>	[1..1]	Text		764
Or	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[1..1]	Text		764
Or	CounterpartyMarketInfrastructureTransactionIdentification <CtrPtyMktInfrstrctrTxId>	[0..1]	Text		764
Or	PoolIdentification <PoolId>	[1..1]	Text		764
Or	CommonIdentification <CmonId>	[1..1]	Text		764
Or	TradeIdentification <TradId>	[1..1]	Text		765
Or}	OtherTransactionIdentification <OthrTxId>	[1..1]	Text		765

10.1.9.1.1 SecuritiesSettlementTransactionIdentification <SciesSttlmTxId>

Presence: [1..1]

Definition: Unambiguous identification of a securities settlement transaction as known by the account owner (or instructing party acting on its behalf).

Datatype: "Max35Text" on page 868

10.1.9.1.2 IntraPositionMovementIdentification <IntraPosMvmntId>

Presence: [1..1]

Definition: Unambiguous identification of the intra-position movement transaction as known by the account owner (or instructing party acting on its behalf).

Datatype: "Max35Text" on page 868

10.1.9.1.3 IntraBalanceMovementIdentification <IntraBalMvmntId>

Presence: [1..1]

Definition: Unambiguous identification of the intra balance movement transaction as known by the account owner.

Datatype: "Max35Text" on page 868

10.1.9.1.4 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

10.1.9.1.5 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

**10.1.9.1.6 CounterpartyMarketInfrastructureTransactionIdentification
<CtrPtyMktInfrstrctrTxId>**

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

10.1.9.1.7 PoolIdentification <PoolId>

Presence: [1..1]

Definition: Collective reference identifying a set of messages.

Datatype: "Max35Text" on page 868

10.1.9.1.8 CommonIdentification <CmonId>

Presence: [1..1]

Definition: Unique reference agreed upon by the two trade counterparties to identify the trade.

Datatype: "Max35Text" on page 868

10.1.9.1.9 TradeIdentification <TradId>

Presence: [1..1]

Definition: Reference assigned to the trade by the investor or the trading party. This reference will be used throughout the trade life cycle to access/update the trade details.

Datatype: "Max52Text" on page 868

10.1.9.1.10 OtherTransactionIdentification <OthrTxId>

Presence: [1..1]

Definition: Identification of a transaction that cannot be identified using a standard reference element present in the message.

Datatype: "Max35Text" on page 868

10.1.9.2 PaymentIdentification13

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		765
	EndToEndIdentification <EndToEndId>	[1..1]	Text		766
	TransactionIdentification <TxId>	[0..1]	Text		766
	UETR <UETR>	[0..1]	IdentifierSet		766
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		766

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

10.1.9.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 868

10.1.9.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..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 868

10.1.9.2.3 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 868

10.1.9.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 863

10.1.9.2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

10.1.9.3 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		766
	Issuer <Issr>	[0..1]	Text		767

10.1.9.3.1 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 868

10.1.9.3.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 868

10.1.9.4 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		767
	Issuer <Issr>	[1..1]	Text		767
	SchemeName <SchmeNm>	[0..1]	Text		767

10.1.9.4.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 865

10.1.9.4.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 868

10.1.9.4.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 868

10.1.10 Mandate

10.1.10.1 MandateClassification1Choice

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		768
Or}	Proprietary <Prtry>	[1..1]	Text		768

10.1.10.1.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "MandateClassification1Code" on page 856

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

10.1.10.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 868

10.1.10.2 MandateTypeInformation2

Definition: Set of elements used to further detail the information related to the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			768
{Or	Code <Cd>	[1..1]	CodeSet		769
Or}	Proprietary <Prtry>	[1..1]	Text		769
	LocalInstrument <LclInstrm>	[0..1]			769
{Or	Code <Cd>	[1..1]	CodeSet		769
Or}	Proprietary <Prtry>	[1..1]	Text		769
	CategoryPurpose <CtgyPurp>	[0..1]			769
{Or	Code <Cd>	[1..1]	CodeSet		770
Or}	Proprietary <Prtry>	[1..1]	Text		770
	Classification <Clssfctn>	[0..1]	±		770

10.1.10.2.1 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the mandate resides.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		769
Or}	Proprietary <Prtry>	[1..1]	Text		769

10.1.10.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 855

10.1.10.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 868

10.1.10.2.2 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		769
Or}	Proprietary <Prtry>	[1..1]	Text		769

10.1.10.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 853

10.1.10.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 868

10.1.10.2.3 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the mandate based on a set of pre-defined categories.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		770
Or}	Proprietary <Prtry>	[1..1]	Text		770

10.1.10.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 850

10.1.10.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 868

10.1.10.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see "MandateClassification1Choice" on page 767 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		768
Or}	Proprietary <Prtry>	[1..1]	Text		768

10.1.11 Miscellaneous

10.1.11.1 OriginalGroupInformation27

Definition: Set of elements used to provide information on the original group, to which the message refers.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		771
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		771
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		771
	OriginalNumberOfTransactions <OrgnlNbOfTx>	[0..1]	Text		771
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		771

10.1.11.1.1 OriginalMessageIdentification <OrgnlMsgId>*Presence:* [1..1]*Definition:* Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.*Datatype:* "Max35Text" on page 868**10.1.11.1.2 OriginalMessageNameIdentification <OrgnlMsgNmId>***Presence:* [1..1]*Definition:* Specifies the original message name identifier to which the message refers.*Datatype:* "Max35Text" on page 868**10.1.11.1.3 OriginalCreationDateTime <OrgnlCreDtTm>***Presence:* [0..1]*Definition:* Date and time at which the original message was created.*Datatype:* "ISODateTime" on page 861**10.1.11.1.4 OriginalNumberOfTransactions <OrgnlNbOfTx>***Presence:* [0..1]*Definition:* Number of individual transactions contained in the original message.*Datatype:* "Max15NumericText" on page 866**10.1.11.1.5 OriginalControlSum <OrgnlCtrlSum>***Presence:* [0..1]*Definition:* Total of all individual amounts included in the original message, irrespective of currencies.*Datatype:* "DecimalNumber" on page 864**10.1.11.2 Authorisation1Choice***Definition:* Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		771
Or}	Proprietary <Prtry>	[1..1]	Text		772

10.1.11.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the authorisation, in a coded form.*Datatype:* "Authorisation1Code" on page 847

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating

CodeName	Name	Definition
		customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

10.1.11.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 866

10.1.11.3 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		772
	Envelope <Envlp>	[1..1]	(External Schema)		772

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.

10.1.11.3.1 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 867

10.1.11.3.2 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.

10.1.11.4 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		773
Or}	Proprietary <Prtry>	[1..1]	Text		773

10.1.11.4.1 Code <Cd>

Presence: [1..1]

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Datatype: "ExternalPurpose1Code" on page 854

10.1.11.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 868

10.1.11.5 NumberOfTransactionsPerStatus5

Definition: Set of elements used to provide detailed information on the number of transactions that are reported with a specific transaction status.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxs>	[1..1]	Text		773
	DetailedStatus <DtldSts>	[1..1]	CodeSet		773
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		774

10.1.11.5.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message, detailed per status.

Datatype: "Max15NumericText" on page 866

10.1.11.5.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 854

10.1.11.5.3 DetailedControlSum <DtldCtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies, detailed per status.

Datatype: "DecimalNumber" on page 864

10.1.11.6 RemittanceInformation2

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		774

10.1.11.6.1 Unstructured <Ustrd>

Presence: [0..*]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, for example, commercial invoices in an accounts' receivable system in an unstructured form.

Datatype: "Max140Text" on page 866

10.1.11.7 OriginalGroupInformation29

Definition: Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		774
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		774
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		775

10.1.11.7.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference assigned by the original instructing party to unambiguously identify the original message.

Datatype: "Max35Text" on page 868

10.1.11.7.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers, for example, pacs.003.001.01 or MT103.

Datatype: "Max35Text" on page 868

10.1.11.7.3 OriginalCreationDateTime <OrgnlCreDtTm>*Presence:* [0..1]*Definition:* Original date and time at which the message was created.*Datatype:* "ISODatetime" on page 861**10.1.11.8 OriginalBusinessQuery1***Definition:* Unique identification, as assigned by the original requestor, to unambiguously identify the business query message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		775
	MessageNameIdentification <MsgNmId>	[0..1]	Text		775
	CreationDateTime <CreDtTm>	[0..1]	DateTime		775

10.1.11.8.1 MessageIdentification <MsgId>*Presence:* [1..1]*Definition:* Point to point reference, as assigned by the original initiating party, to unambiguously identify the original query message.*Datatype:* "Max35Text" on page 868**10.1.11.8.2 MessageNameIdentification <MsgNmId>***Presence:* [0..1]*Definition:* Specifies the query message name identifier to which the message refers.*Datatype:* "Max35Text" on page 868**10.1.11.8.3 CreationDateTime <CreDtTm>***Presence:* [0..1]*Definition:* Date and time at which the message was created.*Datatype:* "ISODatetime" on page 861**10.1.12 Party Identification****10.1.12.1 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		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

10.1.12.1.1 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 866

10.1.12.1.2 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 795 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			795
{Or	Code <Cd>	[1..1]	CodeSet		796
Or}	Proprietary <Prtry>	[1..1]	±		796
	CareOf <CareOf>	[0..1]	Text		796
	Department <Dept>	[0..1]	Text		796
	SubDepartment <SubDept>	[0..1]	Text		796
	StreetName <StrtNm>	[0..1]	Text		797
	BuildingNumber <BldgNb>	[0..1]	Text		797
	BuildingName <BldgNm>	[0..1]	Text		797
	Floor <Flr>	[0..1]	Text		797
	UnitNumber <UnitNb>	[0..1]	Text		797
	PostBox <PstBx>	[0..1]	Text		797
	Room <Room>	[0..1]	Text		797
	PostCode <PstCd>	[0..1]	Text		797
	TownName <TwnNm>	[0..1]	Text		798
	TownLocationName <TwnLctnNm>	[0..1]	Text		798
	DistrictName <DstrctNm>	[0..1]	Text		798
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		798
	Country <Ctry>	[0..1]	CodeSet	C10	798
	AddressLine <AdrLine>	[0..7]	Text		798

10.1.12.1.3 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]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer </Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer </Issr>	[0..1]	Text		783

10.1.12.1.3.1 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	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification </Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer </Issr>	[0..1]	Text		780

10.1.12.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C4 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 862

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.

10.1.12.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 863

10.1.12.1.3.1.3 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		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780

10.1.12.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 867

10.1.12.1.3.1.3.2 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		780
Or}	Proprietary <Prtry>	[1..1]	Text		780

10.1.12.1.3.1.3.2.1 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 853

10.1.12.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

10.1.12.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 868

10.1.12.1.3.2 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]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783

10.1.12.1.3.2.1 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		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782

10.1.12.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 861

10.1.12.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 868

10.1.12.1.3.2.1.3 CityOfBirth <CityOfBirth>*Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 868**10.1.12.1.3.2.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C10 "Country"*Datatype:* "CountryCode" on page 849**Constraints**

- **Country**

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

10.1.12.1.3.2.2 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		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783

10.1.12.1.3.2.2.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max256Text" on page 867**10.1.12.1.3.2.2.2 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		783
Or}	Proprietary <Prtry>	[1..1]	Text		783

10.1.12.1.3.2.2.2.1 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 854

10.1.12.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 868

10.1.12.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 868

10.1.12.1.4 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: C10 "Country"

Datatype: "CountryCode" on page 849

Constraints

- **Country**

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

10.1.12.1.5 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 791 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		792
	Name <Nm>	[0..1]	Text		792
	PhoneNumber <PhneNb>	[0..1]	Text		792
	MobileNumber <MobNb>	[0..1]	Text		793
	FaxNumber <FaxNb>	[0..1]	Text		793
	URLAddress <URLAdr>	[0..1]	Text		793
	EmailAddress <EmailAdr>	[0..1]	Text		793
	EmailPurpose <EmailPurp>	[0..1]	Text		793
	JobTitle <JobTitl>	[0..1]	Text		793
	Responsibility <Rspnsblty>	[0..1]	Text		793
	Department <Dept>	[0..1]	Text		793
	Other <Othr>	[0..*]			794
	ChannelType <ChanlTp>	[1..1]	Text		794
	Identification <Id>	[0..1]	Text		794
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		794

10.1.13 Payment

10.1.13.1 SettlementTimeRequest2

Definition: Provides information on the requested settlement time(s) of the payment instruction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		784
	TillTime <TillTm>	[0..1]	Time		785
	FromTime <FrTm>	[0..1]	Time		785
	RejectTime <RjctTm>	[0..1]	Time		785

10.1.13.1.1 CLSTime <CLSTm>

Presence: [0..1]

Definition: Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

Usage: Time must be expressed in Central European Time (CET).

Datatype: "ISOTime" on page 869

10.1.13.1.2 TillTime <TillTm>*Presence:* [0..1]*Definition:* Time until when the payment may be settled.*Datatype:* "ISOTime" on page 869**10.1.13.1.3 FromTime <FrTm>***Presence:* [0..1]*Definition:* Time as from when the payment may be settled.*Datatype:* "ISOTime" on page 869**10.1.13.1.4 RejectTime <RjctTm>***Presence:* [0..1]*Definition:* Time by when the payment must be settled to avoid rejection.*Datatype:* "ISOTime" on page 869**10.1.13.2 InstructionForCreditorAgent3**

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		785
	InstructionInformation <InstrInf>	[0..1]	Text		785

10.1.13.2.1 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 creditor's agent.

Datatype: "ExternalCreditorAgentInstruction1Code" on page 851**10.1.13.2.2 InstructionInformation <InstrInf>***Presence:* [0..1]

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

Datatype: "Max140Text" on page 866**10.1.14 Payment Type****10.1.14.1 PaymentTypeInformation28**

Definition: Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		786
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		786
	ServiceLevel <SvcLvl>	[0..*]			786
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	LocalInstrument <LclInstrm>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787
	CategoryPurpose <CtgyPurp>	[0..1]			787
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

10.1.14.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 858

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.14.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 848

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

10.1.14.1.3 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787

10.1.14.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 855

10.1.14.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 868

10.1.14.1.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		787
Or}	Proprietary <Prtry>	[1..1]	Text		787

10.1.14.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 853

10.1.14.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 868

10.1.14.1.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		788
Or}	Proprietary <Prtry>	[1..1]	Text		788

10.1.14.1.5.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 850

10.1.14.1.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 868

10.1.14.2 PaymentTypeInformation27

Definition: Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		788
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		789
	ServiceLevel <SvcLvl>	[0..*]			789
{Or	Code <Cd>	[1..1]	CodeSet		789
Or}	Proprietary <Prtry>	[1..1]	Text		789
	LocalInstrument <LclInstrm>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		790
Or}	Proprietary <Prtry>	[1..1]	Text		790
	SequenceType <SeqTp>	[0..1]	CodeSet		790
	CategoryPurpose <CtgyPurp>	[0..1]			790
{Or	Code <Cd>	[1..1]	CodeSet		791
Or}	Proprietary <Prtry>	[1..1]	Text		791

10.1.14.2.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 858

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.14.2.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 848

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

10.1.14.2.3 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		789
Or}	Proprietary <Prtry>	[1..1]	Text		789

10.1.14.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 855

10.1.14.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 868

10.1.14.2.4 LocalInstrument <LclInstrm>*Presence:* [0..1]*Definition:* User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		790
Or}	Proprietary <Prtry>	[1..1]	Text		790

10.1.14.2.4.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the local instrument, as published in an external local instrument code list.*Datatype:* "ExternalLocalInstrument1Code" on page 853**10.1.14.2.4.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the local instrument, as a proprietary code.*Datatype:* "Max35Text" on page 868**10.1.14.2.5 SequenceType <SeqTp>***Presence:* [0..1]*Definition:* Identifies the direct debit sequence, such as first, recurrent, final or one-off.*Datatype:* "SequenceType3Code" on page 859

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

10.1.14.2.6 CategoryPurpose <CtgyPurp>*Presence:* [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		791
Or}	Proprietary <Prtry>	[1..1]	Text		791

10.1.14.2.6.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 850

10.1.14.2.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 868

10.1.15 Person Identification

10.1.15.1 Contact13

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		792
	Name <Nm>	[0..1]	Text		792
	PhoneNumber <PhneNb>	[0..1]	Text		792
	MobileNumber <MobNb>	[0..1]	Text		793
	FaxNumber <FaxNb>	[0..1]	Text		793
	URLAddress <URLAdr>	[0..1]	Text		793
	EmailAddress <EmailAdr>	[0..1]	Text		793
	EmailPurpose <EmailPurp>	[0..1]	Text		793
	JobTitle <JobTitl>	[0..1]	Text		793
	Responsibility <Rspnsblty>	[0..1]	Text		793
	Department <Dept>	[0..1]	Text		793
	Other <Othr>	[0..*]			794
	ChannelType <ChanlTp>	[1..1]	Text		794
	Identification <Id>	[0..1]	Text		794
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		794

10.1.15.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 857

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).

10.1.15.1.2 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 866

10.1.15.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 868

10.1.15.1.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 868

10.1.15.1.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 868

10.1.15.1.6 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 867

10.1.15.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max256Text" on page 867

10.1.15.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

10.1.15.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 868

10.1.15.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 868

10.1.15.1.11 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 868

10.1.15.1.12 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		794
	Identification <Id>	[0..1]	Text		794

10.1.15.1.12.1 ChannelType <ChanTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 868

10.1.15.1.12.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 866

10.1.15.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod2Code" on page 857

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.

10.1.16 Postal Address

10.1.16.1 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]			795
{Or	Code <Cd>	[1..1]	CodeSet		796
Or}	Proprietary <Prtry>	[1..1]	±		796
	CareOf <CareOf>	[0..1]	Text		796
	Department <Dept>	[0..1]	Text		796
	SubDepartment <SubDept>	[0..1]	Text		796
	StreetName <StrtNm>	[0..1]	Text		797
	BuildingNumber <BldgNb>	[0..1]	Text		797
	BuildingName <BldgNm>	[0..1]	Text		797
	Floor <Flr>	[0..1]	Text		797
	UnitNumber <UnitNb>	[0..1]	Text		797
	PostBox <PstBx>	[0..1]	Text		797
	Room <Room>	[0..1]	Text		797
	PostCode <PstCd>	[0..1]	Text		797
	TownName <TwnNm>	[0..1]	Text		798
	TownLocationName <TwnLctnNm>	[0..1]	Text		798
	DistrictName <DstrctNm>	[0..1]	Text		798
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		798
	Country <Ctry>	[0..1]	CodeSet	C10	798
	AddressLine <AdrLine>	[0..7]	Text		798

10.1.16.1.1 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		796
Or}	Proprietary <Prtry>	[1..1]	±		796

10.1.16.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Type of address expressed as a code.*Datatype:* "AddressType2Code" on page 847

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.

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

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 767 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		767
	Issuer <Issr>	[1..1]	Text		767
	SchemeName <SchmeNm>	[0..1]	Text		767

10.1.16.1.2 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 866**10.1.16.1.3 Department <Dept>***Presence:* [0..1]*Definition:* Identification of a division of a large organisation or building.*Datatype:* "Max70Text" on page 868**10.1.16.1.4 SubDepartment <SubDept>***Presence:* [0..1]*Definition:* Identification of a sub-division of a large organisation or building.*Datatype:* "Max70Text" on page 868

10.1.16.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max140Text" on page 866

10.1.16.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 866

10.1.16.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max140Text" on page 866

10.1.16.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 868

10.1.16.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: "Max16Text" on page 866

10.1.16.1.10 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 866

10.1.16.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 868

10.1.16.1.12 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 866

10.1.16.1.13 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 866

10.1.16.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max140Text" on page 866

10.1.16.1.15 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 866

10.1.16.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 868

10.1.16.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C10 "Country"

Datatype: "CountryCode" on page 849

Constraints

- **Country**

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

10.1.16.1.18 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 868

10.1.17 Regulatory Reporting**10.1.17.1 RegulatoryReporting3**

Definition: Information needed due to regulatory and/or statutory requirements.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		799
	Authority <Authrty>	[0..1]			799
	Name <Nm>	[0..1]	Text		799
	Country <Ctry>	[0..1]	CodeSet	C10	800
	Details <Dtls>	[0..*]			800
	Type <Tp>	[0..1]	Text		800
	Date <Dt>	[0..1]	Date		800
	Country <Ctry>	[0..1]	CodeSet	C10	800
	Code <Cd>	[0..1]	Text		801
	Amount <Amt>	[0..1]	Amount	C2, C12	801
	Information <Inf>	[0..*]	Text		801

10.1.17.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Datatype: "RegulatoryReportingType1Code" on page 858

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

10.1.17.1.2 Authority <Authrty>

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

Authority <Authrty> contains the following **RegulatoryAuthority2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		799
	Country <Ctry>	[0..1]	CodeSet	C10	800

10.1.17.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 866

10.1.17.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Impacted by: C10 "Country"

Datatype: "CountryCode" on page 849

Constraints

- **Country**

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

10.1.17.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

Details <Dtls> contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		800
	Date <Dt>	[0..1]	Date		800
	Country <Ctry>	[0..1]	CodeSet	C10	800
	Code <Cd>	[0..1]	Text		801
	Amount <Amt>	[0..1]	Amount	C2, C12	801
	Information <Inf>	[0..*]	Text		801

10.1.17.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 868

10.1.17.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 861

10.1.17.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C10 "Country"

Datatype: "CountryCode" on page 849

Constraints

- **Country**

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

10.1.17.1.3.4 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: "Max10Text" on page 866

10.1.17.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.17.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 868

10.1.18 Remittance**10.1.18.1 RemittanceInformation22**

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		802
	Structured <Strd>	[0..*]	±		802

10.1.18.1.1 Unstructured <Ustrd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: "Max140Text" on page 866

10.1.18.1.2 Structured <Strd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Structured <Strd> contains the following elements (see "[StructuredRemittanceInformation18](#)" on page 806 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			810
	Type <Tp>	[0..1]			812
	CodeOrProprietary <CdOrPrtry>	[1..1]			812
{Or	Code <Cd>	[1..1]	CodeSet		812
Or}	Proprietary <Prtry>	[1..1]	Text		812
	Issuer <Issr>	[0..1]	Text		812
	Number <Nb>	[0..1]	Text		813
	RelatedDate <RltdDt>	[0..1]			813
	Type <Tp>	[1..1]			813
{Or	Code <Cd>	[1..1]	CodeSet		813
Or}	Proprietary <Prtry>	[1..1]	Text		813
	Date <Dt>	[1..1]	Date		813
	LineDetails <LineDtls>	[0..*]			814
	Identification <Id>	[1..*]			814
	Type <Tp>	[0..1]			815
	CodeOrProprietary <CdOrPrtry>	[1..1]			815
{Or	Code <Cd>	[1..1]	CodeSet		815
Or}	Proprietary <Prtry>	[1..1]	Text		815
	Issuer <Issr>	[0..1]	Text		816
	Number <Nb>	[0..1]	Text		816
	RelatedDate <RltdDt>	[0..1]	Date		816
	Description <Desc>	[0..1]	Text		816
	Amount <Amt>	[0..1]		C39	816
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			817
	Type <Tp>	[1..1]			817
{Or	Code <Cd>	[1..1]	CodeSet		818
Or}	Proprietary <Prtry>	[1..1]	Text		818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			818
	Amount <Amt>	[1..1]	Amount	C2, C12	818

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		819
	Reason <Rsn>	[0..1]	Text		819
	AdditionalInformation <AddtlInf>	[0..1]	Text		819
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]		C39	819
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			820
	Type <Tp>	[1..1]			820
{Or	Code <Cd>	[1..1]	CodeSet		821
Or}	Proprietary <Prtry>	[1..1]	Text		821
	Amount <Amt>	[1..1]	Amount	C2, C12	821
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			821
	Amount <Amt>	[1..1]	Amount	C2, C12	821
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		822
	Reason <Rsn>	[0..1]	Text		822
	AdditionalInformation <AddtlInf>	[0..1]	Text		822
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			822
	Type <Tp>	[0..1]			823
	CodeOrProprietary <CdOrPrtry>	[1..1]			823
{Or	Code <Cd>	[1..1]	CodeSet		823
Or}	Proprietary <Prtry>	[1..1]	Text		823
	Issuer <Issr>	[0..1]	Text		824
	Reference <Ref>	[0..1]	Text		824
	Invoicer <Invcr>	[0..1]	±		824
	Invoicee <Invcee>	[0..1]	±		825
	TaxRemittance <TaxRmt>	[0..1]			826
	Creditor <Cdtr>	[0..1]	±		828
	Debtor <Dbtr>	[0..1]	±		828
	UltimateDebtor <UltmtDbtr>	[0..1]	±		828
	AdministrationZone <AdmstrnZone>	[0..1]	Text		829
	ReferenceNumber <RefNb>	[0..1]	Text		829
	Method <Mtd>	[0..1]	Text		829
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	829

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	830
	Date <Dt>	[0..1]	Date		830
	SequenceNumber <SeqNb>	[0..1]	Quantity		830
	Record <Rcrd>	[0..*]			830
	Type <Tp>	[0..1]	Text		831
	Category <Ctgy>	[0..1]	Text		831
	CategoryDetails <CtgyDtls>	[0..1]	Text		831
	DebtorStatus <DbtrSts>	[0..1]	Text		832
	CertificateIdentification <CertId>	[0..1]	Text		832
	FormsCode <FrmsCd>	[0..1]	Text		832
	Period <Prd>	[0..1]			832
	Year <Yr>	[0..1]	Year		832
	Type <Tp>	[0..1]	CodeSet		832
	FromDate <FrToDt>	[0..1]	±		833
	TaxAmount <TaxAmt>	[0..1]			834
	Rate <Rate>	[0..1]	Rate		834
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	834
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	834
	Details <Dtls>	[0..*]			835
	Period <Prd>	[0..1]			835
	Year <Yr>	[0..1]	Year		835
	Type <Tp>	[0..1]	CodeSet		836
	FromDate <FrToDt>	[0..1]	±		836
	Amount <Amt>	[1..1]	Amount	C2, C12	837
	AdditionalInformation <AddtlInf>	[0..1]	Text		837
	GarnishmentRemittance <GrnshmtRmt>	[0..1]			837
	Type <Tp>	[1..1]			838
	CodeOrProprietary <CdOrPrtry>	[1..1]			838
{Or	Code <Cd>	[1..1]	CodeSet		839
Or}	Proprietary <Prtry>	[1..1]	Text		839
	Issuer </ssr>	[0..1]	Text		839

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Garnishee <Gmshee>	[0..1]	±		839
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		840
	ReferenceNumber <RefNb>	[0..1]	Text		841
	Date <Dt>	[0..1]	Date		842
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C12	842
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		842
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		842
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		842

10.1.18.2 StructuredRemittanceInformation18

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			810
	Type <Tp>	[0..1]			812
	CodeOrProprietary <CdOrPrtry>	[1..1]			812
{Or	Code <Cd>	[1..1]	CodeSet		812
Or}	Proprietary <Prtry>	[1..1]	Text		812
	Issuer <Issr>	[0..1]	Text		812
	Number <Nb>	[0..1]	Text		813
	RelatedDate <RltdDt>	[0..1]			813
	Type <Tp>	[1..1]			813
{Or	Code <Cd>	[1..1]	CodeSet		813
Or}	Proprietary <Prtry>	[1..1]	Text		813
	Date <Dt>	[1..1]	Date		813
	LineDetails <LineDtls>	[0..*]			814
	Identification <Id>	[1..*]			814
	Type <Tp>	[0..1]			815
	CodeOrProprietary <CdOrPrtry>	[1..1]			815
{Or	Code <Cd>	[1..1]	CodeSet		815
Or}	Proprietary <Prtry>	[1..1]	Text		815
	Issuer <Issr>	[0..1]	Text		816
	Number <Nb>	[0..1]	Text		816
	RelatedDate <RltdDt>	[0..1]	Date		816
	Description <Desc>	[0..1]	Text		816
	Amount <Amt>	[0..1]		C39	816
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			817
	Type <Tp>	[1..1]			817
{Or	Code <Cd>	[1..1]	CodeSet		818
Or}	Proprietary <Prtry>	[1..1]	Text		818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		819

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reason <Rsn>	[0..1]	Text		819
	AdditionalInformation <AddtlInf>	[0..1]	Text		819
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]		C39	819
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			820
	Type <Tp>	[1..1]			820
{Or	Code <Cd>	[1..1]	CodeSet		821
Or}	Proprietary <Prtry>	[1..1]	Text		821
	Amount <Amt>	[1..1]	Amount	C2, C12	821
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			821
	Amount <Amt>	[1..1]	Amount	C2, C12	821
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		822
	Reason <Rsn>	[0..1]	Text		822
	AdditionalInformation <AddtlInf>	[0..1]	Text		822
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			822
	Type <Tp>	[0..1]			823
	CodeOrProprietary <CdOrPrtry>	[1..1]			823
{Or	Code <Cd>	[1..1]	CodeSet		823
Or}	Proprietary <Prtry>	[1..1]	Text		823
	Issuer <Issr>	[0..1]	Text		824
	Reference <Ref>	[0..1]	Text		824
	Invoicer <Invcr>	[0..1]	±		824
	Invoicee <Invcee>	[0..1]	±		825
	TaxRemittance <TaxRmt>	[0..1]			826
	Creditor <Cdtr>	[0..1]	±		828
	Debtor <Dbtr>	[0..1]	±		828
	UltimateDebtor <UltmtDbtr>	[0..1]	±		828
	AdministrationZone <AdmstnZone>	[0..1]	Text		829
	ReferenceNumber <RefNb>	[0..1]	Text		829
	Method <Mtd>	[0..1]	Text		829
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	829
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	830

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Date <Dt>	[0..1]	Date		830
	SequenceNumber <SeqNb>	[0..1]	Quantity		830
	Record <Rcrd>	[0..*]			830
	Type <Tp>	[0..1]	Text		831
	Category <Ctgy>	[0..1]	Text		831
	CategoryDetails <CtgyDtls>	[0..1]	Text		831
	DebtorStatus <DbtrSts>	[0..1]	Text		832
	CertificateIdentification <CertId>	[0..1]	Text		832
	FormsCode <FrmsCd>	[0..1]	Text		832
	Period <Prd>	[0..1]			832
	Year <Yr>	[0..1]	Year		832
	Type <Tp>	[0..1]	CodeSet		832
	FromDate <FrToDt>	[0..1]	±		833
	TaxAmount <TaxAmt>	[0..1]			834
	Rate <Rate>	[0..1]	Rate		834
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	834
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	834
	Details <Dtls>	[0..*]			835
	Period <Prd>	[0..1]			835
	Year <Yr>	[0..1]	Year		835
	Type <Tp>	[0..1]	CodeSet		836
	FromDate <FrToDt>	[0..1]	±		836
	Amount <Amt>	[1..1]	Amount	C2, C12	837
	AdditionalInformation <AddtlInf>	[0..1]	Text		837
	GarnishmentRemittance <GrnshmtRmt>	[0..1]			837
	Type <Tp>	[1..1]			838
	CodeOrProprietary <CdOrPrtry>	[1..1]			838
{Or	Code <Cd>	[1..1]	CodeSet		839
Or}	Proprietary <Prtry>	[1..1]	Text		839
	Issuer <Issr>	[0..1]	Text		839
	Garnishee <Gmshee>	[0..1]	±		839

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		840
	ReferenceNumber <RefNb>	[0..1]	Text		841
	Date <Dt>	[0..1]	Date		842
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C12	842
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		842
	EmployeeTerminationIndicator <MplyeeTermtnInd>	[0..1]	Indicator		842
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		842

10.1.18.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation8 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			812
	CodeOrProprietary <CdOrPrtry>	[1..1]			812
{Or	Code <Cd>	[1..1]	CodeSet		812
Or}	Proprietary <Prtry>	[1..1]	Text		812
	Issuer </Issr>	[0..1]	Text		812
	Number <Nb>	[0..1]	Text		813
	RelatedDate <RltdDt>	[0..1]			813
	Type <Tp>	[1..1]			813
{Or	Code <Cd>	[1..1]	CodeSet		813
Or}	Proprietary <Prtry>	[1..1]	Text		813
	Date <Dt>	[1..1]	Date		813
	LineDetails <LineDtls>	[0..*]			814
	Identification <Id>	[1..*]			814
	Type <Tp>	[0..1]			815
	CodeOrProprietary <CdOrPrtry>	[1..1]			815
{Or	Code <Cd>	[1..1]	CodeSet		815
Or}	Proprietary <Prtry>	[1..1]	Text		815
	Issuer </Issr>	[0..1]	Text		816
	Number <Nb>	[0..1]	Text		816
	RelatedDate <RltdDt>	[0..1]	Date		816
	Description <Desc>	[0..1]	Text		816
	Amount <Amt>	[0..1]		C39	816
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			817
	Type <Tp>	[1..1]			817
{Or	Code <Cd>	[1..1]	CodeSet		818
Or}	Proprietary <Prtry>	[1..1]	Text		818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		819

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reason <Rsn>	[0..1]	Text		819
	AdditionalInformation <AddtlInf>	[0..1]	Text		819

10.1.18.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **DocumentType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			812
{Or	Code <Cd>	[1..1]	CodeSet		812
Or}	Proprietary <Prtry>	[1..1]	Text		812
	Issuer <Issr>	[0..1]	Text		812

10.1.18.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format referred document type.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentType2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		812
Or}	Proprietary <Prtry>	[1..1]	Text		812

10.1.18.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of remittance document, as published in an external document type code set.

Datatype: "ExternalDocumentType1Code" on page 852

10.1.18.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of remittance document, in a proprietary form.

Datatype: "Max35Text" on page 868

10.1.18.2.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 868

10.1.18.2.1.2 Number <Nb>*Presence:* [0..1]*Definition:* Unique and unambiguous identification of the referred document.*Datatype:* "Max35Text" on page 868**10.1.18.2.1.3 RelatedDate <RltdDt>***Presence:* [0..1]*Definition:* Date and date type associated with the referred document.**RelatedDate <RltdDt>** contains the following **DateAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			813
{Or	Code <Cd>	[1..1]	CodeSet		813
Or}	Proprietary <Prtry>	[1..1]	Text		813
	Date <Dt>	[1..1]	Date		813

10.1.18.2.1.3.1 Type <Tp>*Presence:* [1..1]*Definition:* Type of date associated with the referred document.**Type <Tp>** contains one of the following **DateType2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		813
Or}	Proprietary <Prtry>	[1..1]	Text		813

10.1.18.2.1.3.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the date type, as published in an external date type code set.*Datatype:* "ExternalDateType1Code" on page 851**10.1.18.2.1.3.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the date type, in a free-text form.*Datatype:* "Max35Text" on page 868**10.1.18.2.1.3.2 Date <Dt>***Presence:* [1..1]*Definition:* Date associated with the referred document.*Datatype:* "ISODate" on page 861

10.1.18.2.1.4 LineDetails <LineDtls>*Presence:* [0..*]*Definition:* Set of elements used to provide the content of the referred document line.**LineDetails <LineDtls>** contains the following **DocumentLineInformation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]			814
	Type <Tp>	[0..1]			815
	CodeOrProprietary <CdOrPrtry>	[1..1]			815
{Or	Code <Cd>	[1..1]	CodeSet		815
Or}	Proprietary <Prtry>	[1..1]	Text		815
	Issuer <Issr>	[0..1]	Text		816
	Number <Nb>	[0..1]	Text		816
	RelatedDate <RltdDt>	[0..1]	Date		816
	Description <Desc>	[0..1]	Text		816
	Amount <Amt>	[0..1]		C39	816
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			817
	Type <Tp>	[1..1]			817
{Or	Code <Cd>	[1..1]	CodeSet		818
Or}	Proprietary <Prtry>	[1..1]	Text		818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		819
	Reason <Rsn>	[0..1]	Text		819
	AdditionalInformation <AddtlInf>	[0..1]	Text		819

10.1.18.2.1.4.1 Identification <Id>*Presence:* [1..*]*Definition:* Provides identification of the document line.

Identification <Id> contains the following **DocumentLineIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			815
	CodeOrProprietary <CdOrPrtry>	[1..1]			815
{Or	Code <Cd>	[1..1]	CodeSet		815
Or}	Proprietary <Prtry>	[1..1]	Text		815
	Issuer <Issr>	[0..1]	Text		816
	Number <Nb>	[0..1]	Text		816
	RelatedDate <RltdDt>	[0..1]	Date		816

10.1.18.2.1.4.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

Type <Tp> contains the following **DocumentLineType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			815
{Or	Code <Cd>	[1..1]	CodeSet		815
Or}	Proprietary <Prtry>	[1..1]	Text		815
	Issuer <Issr>	[0..1]	Text		816

10.1.18.2.1.4.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document line identification.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentLineType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		815
Or}	Proprietary <Prtry>	[1..1]	Text		815

10.1.18.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 852

10.1.18.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 868

10.1.18.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 868

10.1.18.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 868

10.1.18.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 861

10.1.18.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 867

10.1.18.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Impacted by: C39 "RemittanceAmountAndTypeGuideline"

Amount <Amt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			817
	Type <Tp>	[1..1]			817
{Or	Code <Cd>	[1..1]	CodeSet		818
Or}	Proprietary <Prtry>	[1..1]	Text		818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			818
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		819
	Reason <Rsn>	[0..1]	Text		819
	AdditionalInformation <AddtlInf>	[0..1]	Text		819

Constraints

- **RemittanceAmountAndTypeGuideline**

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

10.1.18.2.1.4.3.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			817
{Or	Code <Cd>	[1..1]	CodeSet		818
Or}	Proprietary <Prtry>	[1..1]	Text		818
	Amount <Amt>	[1..1]	Amount	C2, C12	818

10.1.18.2.1.4.3.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		818
Or}	Proprietary <Prtry>	[1..1]	Text		818

10.1.18.2.1.4.3.1.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, as published in an external referred amount code set.*Datatype:* "ExternalDocumentAmountType1Code" on page 851**10.1.18.2.1.4.3.1.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 868**10.1.18.2.1.4.3.1.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money for the referred document.*Impacted by:* C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 845**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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.1.4.3.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>*Presence:* [0..*]*Definition:* Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C12	818
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		819
	Reason <Rsn>	[0..1]	Text		819
	AdditionalInformation <AddtlInf>	[0..1]	Text		819

10.1.18.2.1.4.3.2.1 Amount <Amt>*Presence:* [1..1]*Definition:* Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 849

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

10.1.18.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 868

10.1.18.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 866

10.1.18.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

Impacted by: C39 "RemittanceAmountAndTypeGuideline"

ReferredDocumentAmount <RfrdDocAmt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			820
	Type <Tp>	[1..1]			820
{Or	Code <Cd>	[1..1]	CodeSet		821
Or}	Proprietary <Prtry>	[1..1]	Text		821
	Amount <Amt>	[1..1]	Amount	C2, C12	821
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			821
	Amount <Amt>	[1..1]	Amount	C2, C12	821
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		822
	Reason <Rsn>	[0..1]	Text		822
	AdditionalInformation <AddtlInf>	[0..1]	Text		822

Constraints

- **RemittanceAmountAndTypeGuideline**

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

10.1.18.2.2.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			820
{Or	Code <Cd>	[1..1]	CodeSet		821
Or}	Proprietary <Prtry>	[1..1]	Text		821
	Amount <Amt>	[1..1]	Amount	C2, C12	821

10.1.18.2.2.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		821
Or}	Proprietary <Prtry>	[1..1]	Text		821

10.1.18.2.2.1.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, as published in an external referred amount code set.*Datatype:* "ExternalDocumentAmountType1Code" on page 851**10.1.18.2.2.1.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 868**10.1.18.2.2.1.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money for the referred document.*Impacted by:* C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 845**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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.2.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>*Presence:* [0..*]*Definition:* Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C12	821
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		822
	Reason <Rsn>	[0..1]	Text		822
	AdditionalInformation <AddtlInf>	[0..1]	Text		822

10.1.18.2.2.2.1 Amount <Amt>*Presence:* [1..1]*Definition:* Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 849

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

10.1.18.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 868

10.1.18.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 866

10.1.18.2.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

CreditorReferenceInformation <CdtrRefInf> contains the following **CreditorReferenceInformation3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			823
	CodeOrProprietary <CdOrPrtry>	[1..1]			823
{Or	Code <Cd>	[1..1]	CodeSet		823
Or}	Proprietary <Prtry>	[1..1]	Text		823
	Issuer <Issr>	[0..1]	Text		824
	Reference <Ref>	[0..1]	Text		824

10.1.18.2.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			823
{Or	Code <Cd>	[1..1]	CodeSet		823
Or}	Proprietary <Prtry>	[1..1]	Text		823
	Issuer <Issr>	[0..1]	Text		824

10.1.18.2.3.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		823
Or}	Proprietary <Prtry>	[1..1]	Text		823

10.1.18.2.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, as published in an external creditor reference type code set.

Datatype: "ExternalCreditorReferenceType1Code" on page 851

10.1.18.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of creditor reference, in a proprietary form.

Datatype: "Max35Text" on page 868

10.1.18.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 868

10.1.18.2.3.2 Reference <Ref>

Presence: [0..1]

Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.

If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

Datatype: "Max35Text" on page 868

10.1.18.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicee <Invcee> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

10.1.18.2.5 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

Invoicee <Invcee> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

10.1.18.2.6 TaxRemittance <TaxRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

TaxRemittance <TaxRmt> contains the following **TaxData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		828
	Debtor <Dbtr>	[0..1]	±		828
	UltimateDebtor <UltmtDbtr>	[0..1]	±		828
	AdministrationZone <AdmstnZone>	[0..1]	Text		829
	ReferenceNumber <RefNb>	[0..1]	Text		829
	Method <Mtd>	[0..1]	Text		829
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C12	829
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C12	830
	Date <Dt>	[0..1]	Date		830
	SequenceNumber <SeqNb>	[0..1]	Quantity		830
	Record <Rcrd>	[0..*]			830
	Type <Tp>	[0..1]	Text		831
	Category <Ctgy>	[0..1]	Text		831
	CategoryDetails <CtgyDtls>	[0..1]	Text		831
	DebtorStatus <DbtrSts>	[0..1]	Text		832
	CertificateIdentification <CertId>	[0..1]	Text		832
	FormsCode <FrmsCd>	[0..1]	Text		832
	Period <Prd>	[0..1]			832
	Year <Yr>	[0..1]	Year		832
	Type <Tp>	[0..1]	CodeSet		832
	FromDate <FrToDt>	[0..1]	±		833
	TaxAmount <TaxAmt>	[0..1]			834
	Rate <Rate>	[0..1]	Rate		834
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	834
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	834
	Details <Dtls>	[0..*]			835
	Period <Prd>	[0..1]			835
	Year <Yr>	[0..1]	Year		835
	Type <Tp>	[0..1]	CodeSet		836
	FromDate <FrToDt>	[0..1]	±		836
	Amount <Amt>	[1..1]	Amount	C2, C12	837

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		837

10.1.18.2.6.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 844 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		844
	RegistrationIdentification <RegnId>	[0..1]	Text		845
	TaxType <TaxTp>	[0..1]	Text		845

10.1.18.2.6.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstr>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

10.1.18.2.6.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see ["TaxParty2"](#) on page 843 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstn>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

10.1.18.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 868

10.1.18.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 866

10.1.18.2.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 868

10.1.18.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C12 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 861

10.1.18.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 864

10.1.18.2.6.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		831
	Category <Ctgy>	[0..1]	Text		831
	CategoryDetails <CtgyDtls>	[0..1]	Text		831
	DebtorStatus <DbtrSts>	[0..1]	Text		832
	CertificateIdentification <CertId>	[0..1]	Text		832
	FormsCode <FrmsCd>	[0..1]	Text		832
	Period <Prd>	[0..1]			832
	Year <Yr>	[0..1]	Year		832
	Type <Tp>	[0..1]	CodeSet		832
	FromDate <FrToDt>	[0..1]	±		833
	TaxAmount <TaxAmt>	[0..1]			834
	Rate <Rate>	[0..1]	Rate		834
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	834
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	834
	Details <Dtls>	[0..*]			835
	Period <Prd>	[0..1]			835
	Year <Yr>	[0..1]	Year		835
	Type <Tp>	[0..1]	CodeSet		836
	FromDate <FrToDt>	[0..1]	±		836
	Amount <Amt>	[1..1]	Amount	C2, C12	837
	AdditionalInformation <AddtlInf>	[0..1]	Text		837

10.1.18.2.6.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 868

10.1.18.2.6.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 868

10.1.18.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 868

10.1.18.2.6.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 868

10.1.18.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 868

10.1.18.2.6.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 868

10.1.18.2.6.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		832
	Type <Tp>	[0..1]	CodeSet		832
	FromDate <FrToDt>	[0..1]	±		833

10.1.18.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 869

10.1.18.2.6.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 860

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.1.18.2.6.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "[DatePeriod2](#)" on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

10.1.18.2.6.11.8 TaxAmount <TaxAmt>*Presence:* [0..1]*Definition:* Set of elements used to provide information on the amount of the tax record.**TaxAmount <TaxAmt>** contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		834
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C12	834
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C12	834
	Details <Dtls>	[0..*]			835
	Period <Prd>	[0..1]			835
	Year <Yr>	[0..1]	Year		835
	Type <Tp>	[0..1]	CodeSet		836
	FromDate <FrToDt>	[0..1]	±		836
	Amount <Amt>	[1..1]	Amount	C2, C12	837

10.1.18.2.6.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 864**10.1.18.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 845**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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.6.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.6.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			835
	Year <Yr>	[0..1]	Year		835
	Type <Tp>	[0..1]	CodeSet		836
	FromDate <FrToDt>	[0..1]	±		836
	Amount <Amt>	[1..1]	Amount	C2, C12	837

10.1.18.2.6.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		835
	Type <Tp>	[0..1]	CodeSet		836
	FromDate <FrToDt>	[0..1]	±		836

10.1.18.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 869

10.1.18.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 860

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.1.18.2.6.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see ["DatePeriod2"](#) on page 750 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		750
	ToDate <ToDt>	[1..1]	Date		750

10.1.18.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C12 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 866

10.1.18.2.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following **Garnishment4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			838
	CodeOrProprietary <CdOrPrtry>	[1..1]			838
{Or	Code <Cd>	[1..1]	CodeSet		839
Or}	Proprietary <Prtry>	[1..1]	Text		839
	Issuer <Issr>	[0..1]	Text		839
	Garnishee <Grnshee>	[0..1]	±		839
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		840
	ReferenceNumber <RefNb>	[0..1]	Text		841
	Date <Dt>	[0..1]	Date		842
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C12	842
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		842
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		842

10.1.18.2.7.1 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of garnishment.

Type <Tp> contains the following **GarnishmentType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			838
{Or	Code <Cd>	[1..1]	CodeSet		839
Or}	Proprietary <Prtry>	[1..1]	Text		839
	Issuer <Issr>	[0..1]	Text		839

10.1.18.2.7.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the garnishment.

CodeOrProprietary <CdOrPrtry> contains one of the following **GarnishmentType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		839
Or}	Proprietary <Prtry>	[1..1]	Text		839

10.1.18.2.7.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS Garnishment from a third party payer for Child Support

GNDP Garnishment from a Direct Payer for Child Support

GTPP Garnishment from a third party payer to taxing agency.

Datatype: "ExternalGarnishmentType1Code" on page 852

10.1.18.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 868

10.1.18.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 868

10.1.18.2.7.2 Garnishee <Grnshee>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

Garnishee <Grnshee> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

10.1.18.2.7.3 GarnishmentAdministrator <GrnshmtAdmstr>

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

GarnishmentAdministrator <GrnshmtAdmstr> contains the following elements (see "PartyIdentification272" on page 775 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		776
	PostalAddress <PstlAdr>	[0..1]	±		777
	Identification <Id>	[0..1]			777
{Or	OrganisationIdentification <OrgId>	[1..1]			778
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	779
	LEI <LEI>	[0..1]	IdentifierSet		779
	Other <Othr>	[0..*]			779
	Identification <Id>	[1..1]	Text		780
	SchemeName <SchmeNm>	[0..1]			780
{Or	Code <Cd>	[1..1]	CodeSet		780
Or}	Proprietary <Prtry>	[1..1]	Text		780
	Issuer <Issr>	[0..1]	Text		780
Or}	PrivateIdentification <PrvtId>	[1..1]			780
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			781
	BirthDate <BirthDt>	[1..1]	Date		781
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		781
	CityOfBirth <CityOfBirth>	[1..1]	Text		782
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C10	782
	Other <Othr>	[0..*]			782
	Identification <Id>	[1..1]	Text		782
	SchemeName <SchmeNm>	[0..1]			782
{Or	Code <Cd>	[1..1]	CodeSet		783
Or}	Proprietary <Prtry>	[1..1]	Text		783
	Issuer <Issr>	[0..1]	Text		783
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C10	783
	ContactDetails <CtctDtls>	[0..1]	±		783

10.1.18.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: "Max140Text" on page 866

10.1.18.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 861

10.1.18.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C12 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 845

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.18.2.7.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

10.1.18.2.7.8 EmployeeTerminationIndicator <MplyeTermntnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 863):

- *Meaning When True:* True
- *Meaning When False:* False

10.1.18.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 866

10.1.19 System Identification

10.1.19.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		843
Or}	Proprietary <Prtry>	[1..1]	Text		843

10.1.19.1.1 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 850](#)

10.1.19.1.2 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 868](#)

10.1.20 Tax

10.1.20.1 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		843
	RegistrationIdentification <RegnId>	[0..1]	Text		843
	TaxType <TaxTp>	[0..1]	Text		844
	Authorisation <Authstn>	[0..1]			844
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

10.1.20.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: ["Max35Text" on page 868](#)

10.1.20.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 868

10.1.20.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 868

10.1.20.1.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Title <Titl>	[0..1]	Text		844
	Name <Nm>	[0..1]	Text		844

10.1.20.1.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 868

10.1.20.1.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 866

10.1.20.2 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		844
	RegistrationIdentification <RegnId>	[0..1]	Text		845
	TaxType <TaxTp>	[0..1]	Text		845

10.1.20.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 868

10.1.20.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]
Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.
Datatype: "Max35Text" on page 868

10.1.20.2.3 TaxType <TaxTp>

Presence: [0..1]
Definition: Type of tax payer.
Datatype: "Max35Text" on page 868

10.2 Message Datatypes

10.2.1 Amount

10.2.1.1 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 846

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.

10.2.1.2 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic 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	"ActiveOrHistoricCurrencyCode" on page 847

Format

minInclusive	0
totalDigits	18
fractionDigits	5

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.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.2.2 Binary

10.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

10.2.3 CodeSet

10.2.3.1 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}
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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.

10.2.3.2 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.

10.2.3.3 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.

10.2.3.4 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating

CodeName	Name	Definition
		customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

10.2.3.5 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

10.2.3.6 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.

CodeName	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.

10.2.3.7 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).

10.2.3.8 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.

10.2.3.9 ExternalAccountIdentification1Code

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

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

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

Type: CodeSet

Format

minLength 1
maxLength 4

10.2.3.10 ExternalCashAccountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.11 ExternalCashClearingSystem1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	3

10.2.3.12 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.13 ExternalChargeType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.14 ExternalClearingSystemIdentification1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	5

10.2.3.15 ExternalCreditorAgentInstruction1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.16 ExternalCreditorReferenceType1Code

Definition: Specifies the type of creditor reference as published in an external creditor reference type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.17 ExternalDateType1Code

Definition: Defines the type of date, as published in an external date type code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.18 ExternalDocumentAmountType1Code

Definition: Specifies the nature, or use, of the amount, as published in an external document amount type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.19 ExternalDocumentLineType1Code

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

Format

minLength	1
maxLength	4

10.2.3.20 ExternalDocumentType1Code

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

External code sets can be downloaded from www.iso20022.org.
Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.21 ExternalFinancialInstitutionIdentification1Code

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

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

External code sets can be downloaded from www.iso20022.org.
Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.22 ExternalGarnishmentType1Code

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

Format

minLength	1
maxLength	4

10.2.3.23 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	35

10.2.3.24 ExternalMandateSetupReason1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.25 ExternalOrganisationIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.26 ExternalPaymentGroupStatus1Code

Definition: Specifies the status of a group of payment instructions, as published in an external payment group status code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.27 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.28 ExternalPersonIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.29 ExternalProxyAccountType1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.30 ExternalPurpose1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.31 ExternalReturnReason1Code

Definition: Specifies the return reason, as published in an external return reason code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.32 ExternalReversalReason1Code

Definition: Specifies the reversal reason, as published in an external reversal reason code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.33 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.34 ExternalStatusReason1Code

Definition: Specifies the status reason, as published in an external status reason code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.35 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.2.3.36 Instruction4Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

10.2.3.37 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

10.2.3.38 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).

10.2.3.39 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.2.3.40 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.

CodeName	Name	Definition
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.

10.2.3.41 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.2.3.42 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.2.3.43 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

10.2.3.44 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

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

10.2.3.45 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

10.2.3.46 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.2.3.47 SettlementMethod2Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.2.3.48 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.

CodeName	Name	Definition
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.2.4 Date

10.2.4.1 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

10.2.5 DateTime

10.2.5.1 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

10.2.6 IdentifierSet

10.2.6.1 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.

10.2.6.2 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.

10.2.6.3 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.

10.2.6.4 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}

10.2.6.5 UUIDv4Identifier

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

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

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

10.2.7 Indicator**10.2.7.1 BatchBookingIndicator**

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

10.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

10.2.8 Quantity

10.2.8.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

10.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

10.2.9 Rate

10.2.9.1 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

10.2.9.2 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

10.2.10Text

10.2.10.1Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}
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10.2.10.2Exact4AlphaNumericText

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

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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10.2.10.3HexBinaryText

Definition: Specifies a character string with hexadecimal text characters.

Used for hex binary data only, supports only characters A-F, a-f and 0-9.

Type: Text

Format

pattern	[0-9a-fA-F]+
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10.2.10.4Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

10.2.10.5Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

10.2.10.6 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

10.2.10.7 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

10.2.10.8 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

10.2.10.9 Max15NumericText

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

Type: Text

Format

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

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

Type: Text

Format

minLength	1
maxLength	16

10.2.10.11 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

10.2.10.12 Max210Text

Definition: Specifies a character string with a maximum length of 210 characters.

Type: Text

Format

minLength	1
maxLength	210

10.2.10.13 Max256Text

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

Type: Text

Format

minLength	1
maxLength	256

10.2.10.14 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

10.2.10.15 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

10.2.10.16 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

10.2.10.17 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

10.2.10.18 Max52Text

Definition: Specifies a character string with a maximum length of 52 characters.

Type: Text

Format

minLength	1
maxLength	52

10.2.10.19 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

10.2.10.20 PhoneNumber

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

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

Type: Text

Format

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

10.2.10.21 SHA256SignatureText

Definition: Specifies a character string with an exact length of 32 binary bytes (64 hexadecimal text characters).

Used only for hex binary data only, supports only characters A-F and 0-9.

Type: Text

Format

pattern ([0-9A-F][0-9A-F]){32}

10.2.11 Time**10.2.11.1 ISOTime**

Definition: A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh: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: Time

10.2.12 Year**10.2.12.1 ISOYear**

Definition: Year represented by YYYY (ISO 8601).

Type: Year