

ISO 20022

Account Switching - Maintenance 2020 - 2021

Message Definition Report - Part 2

For evaluation by the Payments SEG

This document provides details of the Message Definitions for Account Switching - Maintenance 2020 - 2021.

December 2020

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1 Message Set Overview

Introduction

Set of messages to provide the central functions required to support the guaranteed switch of a customer's account and the transfer of payments arrangements associated with the account from one payment institution to another payment institution in seven working days. Payment institutions may use some of the central functions to provide a partial account switch.

It only includes the new versions of the MessageDefinitions that have been impacted by the maintenance cycle 2020/2021 (MCR #170).

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
DRAFT1acmt.027.001.04 AccountSwitchInformationRequestV04	The AccountSwitchInformationRequest message is sent by the new account servicer to the account servicer which previously held the account to initiate the account switch process. It provides information sufficient for the old account servicer to identify the old account and validate the account parties. The new account servicer is able to inform the old bank of the maximum funding the new account will provide to settle a negative closing balance and the proposed balance transfer window.
DRAFT1acmt.028.001.04 AccountSwitchInformationResponseV04	The AccountSwitchInformationResponse message is sent by the account servicer that previously held the account to the new account servicer to signal whether the account owner's account can be switched and to pass details of payment arrangements to be transferred to the new account servicer if the account may be switched. Confirmation of the balance transfer window is permitted by the old account servicer.
DRAFT1acmt.029.001.04 AccountSwitchCancelExistingPaymentV04	The AccountSwitchCancelExistingPayment message is sent by the new account servicer to the previous account servicer to identify which payment arrangements are to be cancelled on the account owner's account and when they are to be cancelled. This message is used during a partial switch of the account and may be sent multiple times to allow for the account parties to transfer different payment arrangements at different times during the switch.
DRAFT1acmt.030.001.03 AccountSwitchRequestRedirectionV03	The AccountSwitchRequestRedirection message is sent by the new account servicer to a central account switch servicer to set up the redirection of payment and collection transactions that are processed after completion of the account switch. It is routed to the previous account servicer to signal that it should schedule the cancellation of all payment arrangements on the old account. This message may also be used by the new bank to amend the new account details, if the details previously provided were incorrect.
DRAFT1acmt.031.001.04 AccountSwitchRequestBalanceTransferV04	The AccountSwitchRequestBalanceTransfer message is sent by the new account servicer to the account servicer which previously held the account to request

MessageDefinition	Definition
	the transfer of the closing balance. This may be addressed to the new account or an alternate account nominated by the new account servicer.
DRAFT1acmt.032.001.04 AccountSwitchBalanceTransferAcknowledgementV04	The AccountSwitchBalanceTransferAcknowledgement message is sent by the previous account servicer to the new account servicer in response to the AccountSwitchRequestBalanceTransfer message. It confirms the status of the old account and the balance of the account on closure. In the case of a negative closing balance, the old account servicer provides details of the nominated account to which payment should be made from the new account servicer.
DRAFT1acmt.034.001.04 AccountSwitchRequestPaymentV04	The AccountSwitchRequestPayment message is sent by the old account servicer to the new account servicer after the completion of the account switch to request the transfer of funds for a payment that the previous account servicer has had to make from the old account (for example: the settlement of a card transaction that was authorised offline).

2 **DRAFT1acmt.027.001.04** **AccountSwitchInformationRequestV04**

2.1 **MessageDefinition Functionality**

The AccountSwitchInformationRequest message is sent by the new account servicer to the account servicer which previously held the account to initiate the account switch process. It provides information sufficient for the old account servicer to identify the old account and validate the account parties. The new account servicer is able to inform the old bank of the maximum funding the new account will provide to settle a negative closing balance and the proposed balance transfer window.

Outline

The AccountSwitchInformationRequestV04 MessageDefinition is composed of 6 MessageBuildingBlocks:

- A. MessageIdentification
Unique identification for the message.
- B. AccountSwitchDetails
Contains information about the details of the account switch.
- C. NewAccount
Account servicer holding the account to which the switch will be made. That is, the acquiring account servicer.
- D. OldAccount
Account held at the old account servicer being switched to the new account servicer.
- E. BalanceTransfer
Information that enables the receiving account servicer to reconcile the payment with the request.
- F. 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> <AcctSwchInfReq>	[1..1]			
	MessageIdentification <MsgId>	[1..1]	±		9
	AccountSwitchDetails <AcctSwchDtls>	[1..1]			10
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		10
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		10
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		10
	SwitchDate <SwchDt>	[0..1]	Date		11
	SwitchType <SwchTp>	[1..1]	CodeSet		11
	SwitchStatus <SwchSts>	[0..1]	CodeSet		11
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		12
	Response <Rspn>	[0..*]	±		13
	NewAccount <NewAcct>	[1..1]			13
	Account <Acct>	[1..1]	±	C12, C10	13
	AccountParty <AcctPty>	[1..*]	±		14
	Organisation <Org>	[0..1]	±		15
	OldAccount <OdAcct>	[1..1]	±	C12, C10	16
	BalanceTransfer <BalTrf>	[0..*]			17
	BalanceTransferReference <BalTrfRef>	[0..1]			18
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		18
	BalanceTransferMethod <BalTrfMtd>	[0..1]			18
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	19
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	21
	BalanceTransferFundingLimit <BalTrfFndgLmt>	[0..1]			23
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	24
	SupplementaryData <SplmtryData>	[0..*]	±	C17	24

2.3 Constraints

C1 **ActiveCurrency**

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

C2 **ActiveOrHistoricCurrency**

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

C3 **AnyBIC**

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

C4 **BICFI**

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

C5 **ChequeMaturityDateRule**

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

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 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C9 **IBAN**

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

C10 **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.

C11 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.

C12 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C13 IdentificationOrProxyPresenceRule

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

C14 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

C15 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C16 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17 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.

C18 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C19 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C20 ValidationByTable

Must be a valid terrestrial language.

C21 ValidationByTable

Must be a valid nationality.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "MessageIdentification1" on page 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		132
	CreationDateTime <CreDtTm>	[1..1]	DateTime		133

2.4.2 AccountSwitchDetails <AcctSwchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		10
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		10
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		10
	SwitchDate <SwchDt>	[0..1]	Date		11
	SwitchType <SwchTp>	[1..1]	CodeSet		11
	SwitchStatus <SwchSts>	[0..1]	CodeSet		11
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		12
	Response <Rspn>	[0..*]	±		13

2.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 277

2.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 277

2.4.2.3 SwitchReceivedDateTime <SwchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 271

2.4.2.4 SwitchDate <SwchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 271

2.4.2.5 SwitchType <SwchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 270

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

2.4.2.6 SwitchStatus <SwchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 268

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded status should be used when the account switch service receives and validates an acknowledge balance transfer request.

CodeName	Name	Definition
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

2.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 256

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

2.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		239
	AdditionalDetails <AddtlDtls>	[0..1]	Text		239

2.4.3 NewAccount <NewAcct>

Presence: [1..1]

Definition: Account servicer holding the account to which the switch will be made. That is, the acquiring account servicer.

NewAccount <NewAcct> contains the following **NewAccount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Account <Acct>	[1..1]	±	C12, C10	13
	AccountParty <AcctPty>	[1..*]	±		14
	Organisation <Org>	[0..1]	±		15

2.4.3.1 Account <Acct>

Presence: [1..1]

Definition: Details of the new account.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

Account <Acct> contains the following elements (see "CashAccount41" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

2.4.3.2 AccountParty <AcctPty>

Presence: [1..*]

Definition: Party or parties to be identified in the context of account operations.

AccountParty <AcctPty> contains the following elements (see "IndividualPerson36" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CurrentName <CurNm>	[1..1]	±		193
	PreviousName <PrvsNm>	[0..*]	±		194
	Gender <Gndr>	[0..1]	CodeSet		194
	Language <Lang>	[0..1]	CodeSet	C20	195
	BirthDate <BirthDt>	[0..1]	Date		195
	CountryOfBirth <CtryOfBirth>	[0..1]	CodeSet	C6	195
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		195
	CityOfBirth <CityOfBirth>	[0..1]	Text		195
	TaxationCountry <TaxtnCtry>	[0..1]	CodeSet	C6	195
	CountryAndResidentialStatus <CtryAndResdtlSts>	[0..1]	±		196
	SocialSecurityNumber <SclSctyNb>	[0..1]	Text		196
	PostalAddress <PstlAdr>	[0..*]	±		196
	CitizenshipInformation <CtznshInf>	[0..*]			197
	Nationality <Ntlty>	[1..1]	CodeSet	C21	197
	MinorIndicator <Mnrlnd>	[0..1]	Indicator		198
	StartDate <StartDt>	[0..1]	Date		198
	EndDate <EndDt>	[0..1]	Date		198
	PrimaryCommunicationAddress <PmryComAdr>	[0..1]	±		198
	SecondaryCommunicationAddress <ScndryComAdr>	[0..1]	±		199
	OtherIdentification <OthrId>	[0..*]	±		199
	OtherDetails <OthrDtls>	[0..*]			199
	TransferIndicator <Trflnd>	[0..1]	Indicator		200
	Code <Cd>	[1..1]	Text		200
	Proprietary <Prtry>	[0..1]	Text		200
	StartDateTime <StartDtTm>	[0..1]	DateTime		200
	StartDate <StartDt>	[0..1]	Date		200
	Description <Desc>	[0..1]	Text		201

2.4.3.3 Organisation <Org>

Presence: [0..1]

Definition: Organised structure that is set up for a particular purpose, for example, a business, government body, department, charity, or financial institution.

Organisation <Org> contains the following elements (see "Organisation35" on page 144 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgNm>	[1..1]	Text		145
	TradingName <TradgNm>	[0..1]	Text		145
	OrganisationLegalStatus <OrgLgSts>	[0..1]	CodeSet		145
	EstablishedDate <EstblishdDt>	[0..1]	Date		146
	RegistrationNumber <RegnNb>	[0..1]	Text		146
	RegistrationCountry <RegnCtry>	[0..1]	CodeSet	C6	146
	RegistrationDate <RegnDt>	[0..1]	Date		147
	TaxationIdentificationNumber <TaxtnIdNb>	[0..1]	Text		147
	TaxationCountry <TaxtnCtry>	[0..1]	CodeSet	C6	147
	CountryOfOperation <CtryOfOpr>	[0..1]	CodeSet	C6	147
	BoardResolutionIndicator <BrdRslnInd>	[0..1]	Indicator		147
	BusinessAddress <BizAdr>	[0..1]	±		148
	OperationalAddress <OprlAdr>	[0..1]	±		148
	LegalAddress <LglAdr>	[0..1]	±		149
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		150
	TreasuryManager <TrsrMgr>	[0..1]	±		151
	MainMandateHolder <MainMndtHldr>	[0..*]	±		151
	Sender <Sndr>	[0..*]	±		151

2.4.4 OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old account servicer being switched to the new account servicer.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following elements (see "CashAccount41" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

2.4.5 BalanceTransfer <BalTrf>

Presence: [0..*]

Definition: Information that enables the receiving account servicer to reconcile the payment with the request.

BalanceTransfer <BalTrf> contains the following **BalanceTransfer4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <BalTrfRef>	[0..1]			18
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		18
	BalanceTransferMethod <BalTrfMtd>	[0..1]			18
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	19
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	21
	BalanceTransferFundingLimit <BalTrfFndgLmt>	[0..1]			23
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	24

2.4.5.1 BalanceTransferReference <BalTrfRef>

Presence: [0..1]

Definition: Reference that enables the creditor to reconcile a payment received through a different payment channel with the payment request.

BalanceTransferReference <BalTrfRef> contains the following **BalanceTransferReference1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		18

2.4.5.1.1 BalanceTransferReference <BalTrfRef>

Presence: [1..1]

Definition: Used by the debtor in a suitable reference field of a payment message sent over an alternative payment channel to enable the creditor to match the payment with the payment request.

Datatype: "Max35Text" on page 277

2.4.5.2 BalanceTransferMethod <BalTrfMtd>

Presence: [0..1]

Definition: Contains details of the clearance and settlement method chosen to make the appropriate payment from account servicer to account servicer in order to transfer the positive or negative closing balance of the old account to the new account.

BalanceTransferMethod <BalTrfMtd> contains one of the following **SettlementMethod4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	19
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	21

2.4.5.2.1 Credit <Cdt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the old account servicer to the new account servicer in case of a positive closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C18 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

Credit <Cdt> contains the following elements (see "[CreditTransferTransaction51](#)" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfoInformation <PmtTplnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrflInstr>	[0..1]			177
	TransferIndicator <TrflInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Purpose <Purp>	[0..1]	±		182
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

/CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

/InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **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.

2.4.5.2.2 Debit <Dbt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C18 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

Debit <Dbt> contains the following elements (see "CreditTransferTransaction51" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfo <PmtPlnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrflInstr>	[0..1]			177
	TransferIndicator <TrflInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Purpose <Purp>	[0..1]	±		182
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

/CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

/InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- 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.

2.4.5.3 BalanceTransferFundingLimit <BalTrfFndgLmt>

Presence: [0..1]

Definition: Maximum value that the new account servicer will pay to the old account servicer when the closing balance on the old account is negative.

BalanceTransferFundingLimit <BalTrfFndgLmt> contains the following

BalanceTransferFundingLimit1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	24

2.4.5.3.1 CurrencyAmount <CcyAmt>

Presence: [1..1]

Definition: Maximum value and related currency that can be sent by the new account servicer to the old account servicer in case of a negative closing balance.

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

Datatype: "ActiveCurrencyAndAmount" on page 253

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.6 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C17 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		137
	Envelope <Envlp>	[1..1]	(External Schema)		137

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 **DRAFT1acmt.028.001.04**

AccountSwitchInformationResponseV04

3.1 **MessageDefinition Functionality**

The AccountSwitchInformationResponse message is sent by the account servicer that previously held the account to the new account servicer to signal whether the account owner's account can be switched and to pass details of payment arrangements to be transferred to the new account servicer if the account may be switched. Confirmation of the balance transfer window is permitted by the old account servicer.

Outline

The AccountSwitchInformationResponseV04 MessageDefinition is composed of 7 MessageBuildingBlocks:

- A. MessageIdentification
Unique identification for the message.
- B. AccountSwitchDetails
Contains information about the details of the account switch.
- C. NewAccount
New account to which the switch will be made (destination account).
- D. OldAccount
Account held at the old account servicer being switched to the new account servicer.
- E. PaymentInstruction
Details of debit payment arrangements associated with the old account. For example the payment may be a standing order, a bill payment arrangement or a future dated payment.
- F. DirectDebitInstruction
Details of a direct debit instruction associated with the old account.
- G. 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> <AcctSwchInfRspn>	[1..1]			
	MessageIdentification <MsgId>	[1..1]	±		30
	AccountSwitchDetails <AcctSwchDtls>	[1..1]			30
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		30
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		31
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		31
	SwitchDate <SwchDt>	[0..1]	Date		31
	SwitchType <SwchTp>	[1..1]	CodeSet		31
	SwitchStatus <SwchSts>	[0..1]	CodeSet		31
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		33
	Response <Rspn>	[0..*]	±		33
	NewAccount <NewAcct>	[1..1]	±	C24, C22	33
	OldAccount <OdAcct>	[1..1]	±	C24, C22	34
	PaymentInstruction <PmtInstr>	[0..*]	±	C5, C6, C7, C8, C9, C10, C15, C17, C29, C30, C35, C11, C12, C13, C14, C33	35
	DirectDebitInstruction <DrctDbtInstr>	[0..*]	±		39
	SupplementaryData <SplmtryData>	[0..*]	±	C31	40

3.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 ChargeBearerRule

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C6 ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

C7 ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

C8 ChequeAndCreditorAccountRule

If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed.

C9 ChequeDeliveryAndCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

C10 ChequeDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C11 ChequeFromGuideline

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

C12 ChequeInstructionDeliverToCreditorAgentGuideline

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

C13 ChequeInstructionDeliverToCreditorGuideline

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

C14 ChequeInstructionDeliverToDebtorGuideline

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

C15 ChequeInstructionRule

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

C16 ChequeMaturityDateRule

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

C17 ChequeNoDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C18 Country

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

C19 CurrencyAmount

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

Note: The decimal separator is a dot.

C20 CurrencyAmount

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

Note: The decimal separator is a dot.

C21 IBAN

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

C22 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.

C23 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.

C24 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C25 IdentificationOrProxyPresenceRule

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

C26 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

C27 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C28 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29 NonChequePaymentMethodRule

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

C30 PaymentTypeInfoInformationRule

If PaymentTypeInfoInformation is present, then CreditTransferTransactionInformation/PaymentTypeInfoInformation is not allowed.

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 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C33 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C34 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C35 UltimateDebtorRule

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see ["MessageIdentification1" on page 132](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		132
	CreationDateTime <CreDtTm>	[1..1]	DateTime		133

3.4.2 AccountSwitchDetails <AcctSwchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		30
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		31
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		31
	SwitchDate <SwchDt>	[0..1]	Date		31
	SwitchType <SwchTp>	[1..1]	CodeSet		31
	SwitchStatus <SwchSts>	[0..1]	CodeSet		31
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		33
	Response <Rspn>	[0..*]	±		33

3.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: ["Max35Text" on page 277](#)

3.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>*Presence:* [1..1]*Definition:* Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 277**3.4.2.3 SwitchReceivedDateTime <SwchRcvdDtTm>***Presence:* [0..1]*Definition:* Date and time that the request was received by the central switch service, populated by the central switch service only.*Datatype:* "ISODateTime" on page 271**3.4.2.4 SwitchDate <SwchDt>***Presence:* [0..1]*Definition:* Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.*Datatype:* "ISODate" on page 271**3.4.2.5 SwitchType <SwchTp>***Presence:* [1..1]*Definition:* Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 270

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

3.4.2.6 SwitchStatus <SwchSts>*Presence:* [0..1]*Definition:* State of the account switch at the time the message is sent.*Datatype:* "SwitchStatus1Code" on page 268

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives

CodeName	Name	Definition
		and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded status should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.

CodeName	Name	Definition
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

3.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 256

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

3.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		239
	AdditionalDetails <AddtlDtls>	[0..1]	Text		239

3.4.3 NewAccount <NewAcct>

Presence: [1..1]

Definition: New account to which the switch will be made (destination account).

Impacted by: C24 "IdentificationOrProxyPresenceRule", C22 "IdentificationAndProxyGuideline"

NewAccount <NewAcct> contains the following elements (see "[CashAccount41](#)" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

3.4.4 OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old account servicer being switched to the new account servicer.

Impacted by: [C24 "IdentificationOrProxyPresenceRule"](#), [C22 "IdentificationAndProxyGuideline"](#)

OldAccount <OdAcct> contains the following elements (see "[CashAccount41](#)" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

3.4.5 PaymentInstruction <PmtInstr>

Presence: [0..*]

Definition: Details of debit payment arrangements associated with the old account. For example the payment may be a standing order, a bill payment arrangement or a future dated payment.

Impacted by: C5 "ChargeBearerRule", C6 "ChargesAccountAgentRule", C7 "ChargesAccountRule", C8 "ChequeAndCreditorAccountRule", C9 "ChequeDeliveryAndCreditorAgentRule", C10 "ChequeDeliveryAndNoCreditorAgentRule", C15 "ChequeInstructionRule", C17 "ChequeNoDeliveryAndNoCreditorAgentRule", C29 "NonChequePaymentMethodRule", C30 "PaymentTypeInformationRule", C35 "UltimateDebtorRule", C11 "ChequeFromGuideline", C12 "ChequeInstructionDeliverToCreditorAgentGuideline", C13 "ChequeInstructionDeliverToCreditorGuideline", C14 "ChequeInstructionDeliverToDebtorGuideline", C33 "UltimateDebtorGuideline"

PaymentInstruction <PmtInstr> contains the following elements (see "PaymentInstruction38" on page 158 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		162
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		162
	BatchBooking <BtchBookg>	[0..1]	Indicator		162
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		163
	ControlSum <CtrlSum>	[0..1]	Quantity		163
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		163
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	Date		163
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		164
	Debtor <Dbtr>	[1..1]	±		164
	DebtorAccount <DbtrAcct>	[1..1]	±	C13, C11	164
	DebtorAgent <DbtrAgt>	[1..1]	±		165
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C11	165
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		166
	UltimateDebtor <UltmtDbtr>	[0..1]	±		166
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		166
	ChargesAccount <ChrgsAcct>	[0..1]	±	C13, C11	167
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		168
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]	±	C14, C15, C16, C18, C19	168

Constraints

- **ChargeBearerRule**

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

Following Must be True

/ChargeBearer Must be absent

Or /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent

- **ChargesAccountAgentRule**

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

```
On Condition
    /ChargesAccountAgent is present
Following Must be True
    /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
value 'Branch of DebtorAgent'
```

- **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

```
On Condition
    /ChargesAccountAgent is present
Following Must be True
    /ChargesAccount Must be present
```

- **ChequeAndCreditorAccountRule**

If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAccount Must be absent
```

- **ChequeDeliveryAndCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is within DataType <<Code>> ChequeDelivery2Code
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be present
```

- **ChequeDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is not within DataType <<Code>> ChequeDelivery2Code
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **ChequeFromGuideline**

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

- **ChequeInstructionDeliverToCreditorAgentGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

- **ChequeInstructionDeliverToCreditorGuideline**

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

- **ChequeInstructionDeliverToDebtorGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

- **ChequeInstructionRule**

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

```
On Condition
    /PaymentMethod is present
    And    /PaymentMethod is different from value 'Cheque'
Following Must be True
    /CreditTransferTransactionInformation[*]/ChequeInstruction Must be absent
```

- **ChequeNoDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
    And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
    And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **NonChequePaymentMethodRule**

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

```
On Condition
    /PaymentMethod is different from value 'Cheque'
    And    /CreditTransferTransactionInformation[*]/Creditor is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAccount Must be present
```

- **PaymentTypeInformationRule**

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/
PaymentTypeInformation is not allowed.

On Condition

/PaymentTypeInformation is present

Following Must be True

/CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Following Must be True

/UltimateDebtor Must be absent

Or /CreditTransferTransactionInformation[*]/UltimateDebtor Must be absent

3.4.6 DirectDebitInstruction <DrctDbtInstr>

Presence: [0..*]

Definition: Details of a direct debit instruction associated with the old account.

DirectDebitInstruction <DrctDbtInstr> contains the following elements (see "DirectDebitInstructionDetails2" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[1..1]	Text		121
	AutomatedDirectDebitInstructionIndicator <AutomtdDrctDbtInstrInd>	[0..1]	Indicator		121
	DirectDebitTransferableIndicator <DrctDbtTrfblInd>	[0..1]	Indicator		122
	Creditor <Cdtr>	[1..1]	±		122
	LastCollectionCurrencyAmount <LastColltnCcyAmt>	[0..1]	Amount	C2, C8	122
	LastCollectionDate <LastColltnDt>	[0..1]	Date		123
	OtherDetails <OthrDtls>	[0..*]			123
	TransferIndicator <TrfInd>	[0..1]	Indicator		123
	Code <Cd>	[1..1]	Text		123
	Proprietary <Prtry>	[0..1]	Text		124
	StartDateTime <StartDtTm>	[0..1]	DateTime		124
	StartDate <StartDt>	[0..1]	Date		124
	Description <Desc>	[0..1]	Text		124

3.4.7 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 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		137
	Envelope <Envlp>	[1..1]	(External Schema)		137

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 **DRAFT1acmt.029.001.04**

AccountSwitchCancelExistingPaymentV04

4.1 **MessageDefinition Functionality**

The AccountSwitchCancelExistingPayment message is sent by the new account servicer to the previous account servicer to identify which payment arrangements are to be cancelled on the account owner's account and when they are to be cancelled. This message is used during a partial switch of the account and may be sent multiple times to allow for the account parties to transfer different payment arrangements at different times during the switch.

Outline

The AccountSwitchCancelExistingPaymentV04 MessageDefinition is composed of 6 MessageBuildingBlocks:

- A. MessageIdentification
Unique identification for the message.
- B. AccountSwitchDetails
Contains information about the details of the account switch.
- C. OldAccount
Details of the old account.
- D. PaymentInstruction
Details of a debit payment arrangement associated with the old account. The payment may be a standing order, a bill payment arrangement or a future dated payment.
- E. DirectDebitInstruction
Details of a direct debit Instruction associated with the old account.
- F. 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> <AcctSwchCclExstgPmt>	[1..1]			
	MessageIdentification <MsgId>	[1..1]	±		46
	AccountSwitchDetails <AcctSwchDtls>	[1..1]			46
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		46
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		47
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		47
	SwitchDate <SwchDt>	[0..1]	Date		47
	SwitchType <SwchTp>	[1..1]	CodeSet		47
	SwitchStatus <SwchSts>	[0..1]	CodeSet		47
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		49
	Response <Rspn>	[0..*]	±		49
	OldAccount <OdAcct>	[1..1]	±	C24, C22	49
	PaymentInstruction <PmtInstr>	[0..*]	±	C5, C6, C7, C8, C9, C10, C15, C17, C29, C30, C35, C11, C12, C13, C14, C33	50
	DirectDebitInstruction <DrctDbtInstr>	[0..*]	±		54
	SupplementaryData <SplmtryData>	[0..*]	±	C31	55

4.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

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

C3 AnyBIC

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

C4 BICFI

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

C5 ChargeBearerRule

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C6 ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

C7 ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

C8 ChequeAndCreditorAccountRule

If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed.

C9 ChequeDeliveryAndCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

C10 ChequeDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C11 ChequeFromGuideline

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

C12 ChequeInstructionDeliverToCreditorAgentGuideline

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

C13 ChequeInstructionDeliverToCreditorGuideline

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

C14 ChequeInstructionDeliverToDebtorGuideline

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

C15 ChequeInstructionRule

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

C16 ChequeMaturityDateRule

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

C17 ChequeNoDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C18 Country

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

C19 CurrencyAmount

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

Note: The decimal separator is a dot.

C20 CurrencyAmount

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

Note: The decimal separator is a dot.

C21 IBAN

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

C22 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.

C23 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.

C24 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C25 IdentificationOrProxyPresenceRule

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

C26 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

C27 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C28 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29 NonChequePaymentMethodRule

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

C30 PaymentTypeInfoInformationRule

If PaymentTypeInfoInformation is present, then CreditTransferTransactionInformation/PaymentTypeInfoInformation is not allowed.

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 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C33 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C34 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C35 UltimateDebtorRule

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see ["MessageIdentification1" on page 132](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		132
	CreationDateTime <CreDtTm>	[1..1]	DateTime		133

4.4.2 AccountSwitchDetails <AcctSwchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		46
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		47
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		47
	SwitchDate <SwchDt>	[0..1]	Date		47
	SwitchType <SwchTp>	[1..1]	CodeSet		47
	SwitchStatus <SwchSts>	[0..1]	CodeSet		47
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		49
	Response <Rspn>	[0..*]	±		49

4.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: ["Max35Text" on page 277](#)

4.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>*Presence:* [1..1]*Definition:* Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 277**4.4.2.3 SwitchReceivedDateTime <SwchRcvdDtTm>***Presence:* [0..1]*Definition:* Date and time that the request was received by the central switch service, populated by the central switch service only.*Datatype:* "ISODateTime" on page 271**4.4.2.4 SwitchDate <SwchDt>***Presence:* [0..1]*Definition:* Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.*Datatype:* "ISODate" on page 271**4.4.2.5 SwitchType <SwchTp>***Presence:* [1..1]*Definition:* Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 270

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

4.4.2.6 SwitchStatus <SwchSts>*Presence:* [0..1]*Definition:* State of the account switch at the time the message is sent.*Datatype:* "SwitchStatus1Code" on page 268

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives

CodeName	Name	Definition
		and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded status should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.

CodeName	Name	Definition
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

4.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 256

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

4.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		239
	AdditionalDetails <AddtlDtls>	[0..1]	Text		239

4.4.3 OldAccount <OdAcct>

Presence: [1..1]

Definition: Details of the old account.

Impacted by: C24 "IdentificationOrProxyPresenceRule", C22 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following elements (see "[CashAccount41](#)" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

4.4.4 PaymentInstruction <PmtInstr>

Presence: [0..*]

Definition: Details of a debit payment arrangement associated with the old account. The payment may be a standing order, a bill payment arrangement or a future dated payment.

Impacted by: C5 "ChargeBearerRule", C6 "ChargesAccountAgentRule", C7 "ChargesAccountRule", C8 "ChequeAndCreditorAccountRule", C9 "ChequeDeliveryAndCreditorAgentRule", C10 "ChequeDeliveryAndNoCreditorAgentRule", C15 "ChequeInstructionRule", C17 "ChequeNoDeliveryAndNoCreditorAgentRule", C29 "NonChequePaymentMethodRule", C30 "PaymentTypeInformationRule", C35 "UltimateDebtorRule", C11 "ChequeFromGuideline", C12 "ChequeInstructionDeliverToCreditorAgentGuideline", C13 "ChequeInstructionDeliverToCreditorGuideline", C14 "ChequeInstructionDeliverToDebtorGuideline", C33 "UltimateDebtorGuideline"

PaymentInstruction <PmtInstr> contains the following elements (see "PaymentInstruction38" on page 158 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		162
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		162
	BatchBooking <BtchBookg>	[0..1]	Indicator		162
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		163
	ControlSum <CtrlSum>	[0..1]	Quantity		163
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		163
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	Date		163
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		164
	Debtor <Dbtr>	[1..1]	±		164
	DebtorAccount <DbtrAcct>	[1..1]	±	C13, C11	164
	DebtorAgent <DbtrAgt>	[1..1]	±		165
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C11	165
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		166
	UltimateDebtor <UltmtDbtr>	[0..1]	±		166
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		166
	ChargesAccount <ChrgsAcct>	[0..1]	±	C13, C11	167
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		168
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]	±	C14, C15, C16, C18, C19	168

Constraints

- **ChargeBearerRule**

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

Following Must be True

/ChargeBearer Must be absent

Or /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent

- **ChargesAccountAgentRule**

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

```
On Condition
    /ChargesAccountAgent is present
Following Must be True
    /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
value 'Branch of DebtorAgent'
```

- **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

```
On Condition
    /ChargesAccountAgent is present
Following Must be True
    /ChargesAccount Must be present
```

- **ChequeAndCreditorAccountRule**

If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAccount Must be absent
```

- **ChequeDeliveryAndCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is within DataType <<Code>> ChequeDelivery2Code
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be present
```

- **ChequeDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is not within DataType <<Code>> ChequeDelivery2Code
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **ChequeFromGuideline**

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

- **ChequeInstructionDeliverToCreditorAgentGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

- **ChequeInstructionDeliverToCreditorGuideline**

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

- **ChequeInstructionDeliverToDebtorGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

- **ChequeInstructionRule**

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

```
On Condition
    /PaymentMethod is present
    And    /PaymentMethod is different from value 'Cheque'
Following Must be True
    /CreditTransferTransactionInformation[*]/ChequeInstruction Must be absent
```

- **ChequeNoDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
    And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
    And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **NonChequePaymentMethodRule**

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

```
On Condition
    /PaymentMethod is different from value 'Cheque'
    And    /CreditTransferTransactionInformation[*]/Creditor is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAccount Must be present
```

- **PaymentTypeInformationRule**

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/
PaymentTypeInformation is not allowed.

On Condition

/PaymentTypeInformation is present

Following Must be True

/CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Following Must be True

/UltimateDebtor Must be absent

Or /CreditTransferTransactionInformation[*]/UltimateDebtor Must be absent

4.4.5 DirectDebitInstruction <DrctDbtInstr>

Presence: [0..*]

Definition: Details of a direct debit Instruction associated with the old account.

DirectDebitInstruction <DrctDbtInstr> contains the following elements (see "DirectDebitInstructionDetails2" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[1..1]	Text		121
	AutomatedDirectDebitInstructionIndicator <AutomtdDrctDbtInstrInd>	[0..1]	Indicator		121
	DirectDebitTransferableIndicator <DrctDbtTrfblInd>	[0..1]	Indicator		122
	Creditor <Cdtr>	[1..1]	±		122
	LastCollectionCurrencyAmount <LastColltnCcyAmt>	[0..1]	Amount	C2, C8	122
	LastCollectionDate <LastColltnDt>	[0..1]	Date		123
	OtherDetails <OthrDtls>	[0..*]			123
	TransferIndicator <TrfInd>	[0..1]	Indicator		123
	Code <Cd>	[1..1]	Text		123
	Proprietary <Prtry>	[0..1]	Text		124
	StartDateTime <StartDtTm>	[0..1]	DateTime		124
	StartDate <StartDt>	[0..1]	Date		124
	Description <Desc>	[0..1]	Text		124

4.4.6 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 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		137
	Envelope <Envlp>	[1..1]	(External Schema)		137

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 **DRAFT1acmt.030.001.03**

AccountSwitchRequestRedirectionV03

5.1 **MessageDefinition Functionality**

The AccountSwitchRequestRedirection message is sent by the new account servicer to a central account switch servicer to set up the redirection of payment and collection transactions that are processed after completion of the account switch. It is routed to the previous account servicer to signal that it should schedule the cancellation of all payment arrangements on the old account. This message may also be used by the new bank to amend the new account details, if the details previously provided were incorrect.

Outline

The AccountSwitchRequestRedirectionV03 MessageDefinition is composed of 5 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. NewAccount

Account servicer holding the account to which the switch will be made for example the acquiring account servicer.

D. OldAccount

Account held at the old account servicer being switched to the new account servicer.

E. 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> <AcctSwchReqRdrctn>	[1..1]			
	MessageIdentification <MsgId>	[1..1]	±		58
	AccountSwitchDetails <AcctSwchDtls>	[1..1]			58
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		59
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		59
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		59
	SwitchDate <SwchDt>	[0..1]	Date		59
	SwitchType <SwchTp>	[1..1]	CodeSet		59
	SwitchStatus <SwchSts>	[0..1]	CodeSet		60
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		61
	Response <Rspn>	[0..*]	±		61
	NewAccount <NewAcct>	[1..1]	±	C7, C6	62
	OldAccount <OdAcct>	[1..1]	±	C7, C6	62
	SupplementaryData <SplmtryData>	[0..*]	±	C8	63

5.3 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 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.

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 IBAN

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

C6 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.

C7 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C8 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 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on page 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		132
	CreationDateTime <CreDtTm>	[1..1]	DateTime		133

5.4.2 AccountSwitchDetails <AcctSwchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		59
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		59
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		59
	SwitchDate <SwchDt>	[0..1]	Date		59
	SwitchType <SwchTp>	[1..1]	CodeSet		59
	SwitchStatus <SwchSts>	[0..1]	CodeSet		60
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		61
	Response <Rspn>	[0..*]	±		61

5.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 277

5.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 277

5.4.2.3 SwitchReceivedDateTime <SwchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 271

5.4.2.4 SwitchDate <SwchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 271

5.4.2.5 SwitchType <SwchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 270

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

5.4.2.6 SwitchStatus <SwchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 268

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded status should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period.

CodeName	Name	Definition
		Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

5.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 256

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

5.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		239
	AdditionalDetails <AddtlDtls>	[0..1]	Text		239

5.4.3 NewAccount <NewAcct>

Presence: [1..1]

Definition: Account servicer holding the account to which the switch will be made for example the acquiring account servicer.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

NewAccount <NewAcct> contains the following elements (see "CashAccount41" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

5.4.4 OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old account servicer being switched to the new account servicer.

Impacted by: C7 "IdentificationOrProxyPresenceRule", C6 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following elements (see "[CashAccount41](#)" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

5.4.5 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C8 "[SupplementaryDataRule](#)"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		137
	Envelope <Envlp>	[1..1]	(External Schema)		137

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 **DRAFT1acmt.031.001.04**

AccountSwitchRequestBalanceTransferV04

6.1 **MessageDefinition Functionality**

The AccountSwitchRequestBalanceTransfer message is sent by the new account servicer to the account servicer which previously held the account to request the transfer of the closing balance. This may be addressed to the new account or an alternate account nominated by the new account servicer.

Outline

The AccountSwitchRequestBalanceTransferV04 MessageDefinition is composed of 6 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. NewAccount

Details of the new account set up with the new account servicer.

Usage: If an Alternate Credit Account is not specified and the closing balance of the old account was positive then the payment of the outstanding balance should be made to this account.

D. NominatedAccount

Alternate beneficiary account for a payment made from the old account servicer to the new account servicer in the case of a positive closing balance of the old bank.

E. BalanceTransfer

Information that enables the receiving bank to reconcile the payment with the request.

F. 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> <AcctSwchReqBalTrf>	[1..1]			
	MessageIdentification <MsgId>	[1..1]	±		67
	AccountSwitchDetails <AcctSwchDtls>	[1..1]			67
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		68
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		68
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		68
	SwitchDate <SwchDt>	[0..1]	Date		68
	SwitchType <SwchTp>	[1..1]	CodeSet		69
	SwitchStatus <SwchSts>	[0..1]	CodeSet		69
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		70
	Response <Rspn>	[0..*]	±		70
	NewAccount <NewAcct>	[1..1]	±	C12, C10	71
	NominatedAccount <NmntdAcct>	[0..1]	±	C12, C10	71
	BalanceTransfer <BalTrf>	[0..*]			72
	BalanceTransferReference <BalTrfRef>	[0..1]			73
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		73
	BalanceTransferMethod <BalTrfMtd>	[0..1]			73
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	74
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	76
	BalanceTransferFundingLimit <BalTrfFndgLmt>	[0..1]			78
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	79
	SupplementaryData <SplmtryData>	[0..*]	±	C17	79

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 **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 **ChequeMaturityDateRule**

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

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 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C9 **IBAN**

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

C10 **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.

C11 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.

C12 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C13 IdentificationOrProxyPresenceRule

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

C14 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

C15 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C16 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17 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.

C18 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C19 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 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on [page 132](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		132
	CreationDateTime <CreDtTm>	[1..1]	DateTime		133

6.4.2 AccountSwitchDetails <AcctSwchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		68
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		68
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		68
	SwitchDate <SwchDt>	[0..1]	Date		68
	SwitchType <SwchTp>	[1..1]	CodeSet		69
	SwitchStatus <SwchSts>	[0..1]	CodeSet		69
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		70
	Response <Rspn>	[0..*]	±		70

6.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 277

6.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 277

6.4.2.3 SwitchReceivedDateTime <SwchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 271

6.4.2.4 SwitchDate <SwchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 271

6.4.2.5 SwitchType <SwchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 270

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

6.4.2.6 SwitchStatus <SwchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 268

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded status should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service

CodeName	Name	Definition
		receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

6.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 256

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

6.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		239
	AdditionalDetails <AddtlDtls>	[0..1]	Text		239

6.4.3 NewAccount <NewAcct>

Presence: [1..1]

Definition: Details of the new account set up with the new account servicer.

Usage: If an Alternate Credit Account is not specified and the closing balance of the old account was positive then the payment of the outstanding balance should be made to this account.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

NewAccount <NewAcct> contains the following elements (see "CashAccount41" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

6.4.4 NominatedAccount <NmntdAcct>

Presence: [0..1]

Definition: Alternate beneficiary account for a payment made from the old account servicer to the new account servicer in the case of a positive closing balance of the old bank.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

NominatedAccount <NmntdAcct> contains the following elements (see "CashAccount41" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

6.4.5 BalanceTransfer <BalTrf>

Presence: [0..*]

Definition: Information that enables the receiving bank to reconcile the payment with the request.

BalanceTransfer <BalTrf> contains the following **BalanceTransfer4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <BalTrfRef>	[0..1]			73
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		73
	BalanceTransferMethod <BalTrfMtd>	[0..1]			73
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	74
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	76
	BalanceTransferFundingLimit <BalTrfFndgLmt>	[0..1]			78
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	79

6.4.5.1 BalanceTransferReference <BalTrfRef>

Presence: [0..1]

Definition: Reference that enables the creditor to reconcile a payment received through a different payment channel with the payment request.

BalanceTransferReference <BalTrfRef> contains the following **BalanceTransferReference1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		73

6.4.5.1.1 BalanceTransferReference <BalTrfRef>

Presence: [1..1]

Definition: Used by the debtor in a suitable reference field of a payment message sent over an alternative payment channel to enable the creditor to match the payment with the payment request.

Datatype: "Max35Text" on page 277

6.4.5.2 BalanceTransferMethod <BalTrfMtd>

Presence: [0..1]

Definition: Contains details of the clearance and settlement method chosen to make the appropriate payment from account servicer to account servicer in order to transfer the positive or negative closing balance of the old account to the new account.

BalanceTransferMethod <BalTrfMtd> contains one of the following **SettlementMethod4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	74
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	76

6.4.5.2.1 Credit <Cdt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the old account servicer to the new account servicer in case of a positive closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C18 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

Credit <Cdt> contains the following elements (see "[CreditTransferTransaction51](#)" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfo <PmtPlnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttm>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrfInstr>	[0..1]			177
	TransferIndicator <TrfInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Purpose <Purp>	[0..1]	±		182
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

/CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

/InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **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.

6.4.5.2.2 Debit <Dbt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C18 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

Debit <Dbt> contains the following elements (see "CreditTransferTransaction51" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfo <PmtPlnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPtn>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrflInstr>	[0..1]			177
	TransferIndicator <TrflInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Purpose <Purp>	[0..1]	±		182
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

/CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

/InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- 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.

6.4.5.3 BalanceTransferFundingLimit <BalTrfFndgLmt>

Presence: [0..1]

Definition: Maximum value that the new account servicer will pay to the old account servicer when the closing balance on the old account is negative.

BalanceTransferFundingLimit <BalTrfFndgLmt> contains the following

BalanceTransferFundingLimit1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	79

6.4.5.3.1 CurrencyAmount <CcyAmt>*Presence:* [1..1]*Definition:* Maximum value and related currency that can be sent by the new account servicer to the old account servicer in case of a negative closing balance.*Impacted by:* C1 "ActiveCurrency", C7 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 253**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.

6.4.6 SupplementaryData <SplmtryData>*Presence:* [0..*]*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.*Impacted by:* C17 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		137
	Envelope <Envlp>	[1..1]	(External Schema)		137

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 **DRAFT1acmt.032.001.04**

AccountSwitchBalanceTransferAcknowledgementV04

7.1 **MessageDefinition Functionality**

The AccountSwitchBalanceTransferAcknowledgement message is sent by the previous account servicer to the new account servicer in response to the AccountSwitchRequestBalanceTransfer message. It confirms the status of the old account and the balance of the account on closure. In the case of a negative closing balance, the old account servicer provides details of the nominated account to which payment should be made from the new account servicer.

Outline

The AccountSwitchBalanceTransferAcknowledgementV04 MessageDefinition is composed of 6 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch.

C. OldAccount

Account held at the old Account Servicer being switched to the new Account Servicer.

D. OldAccountBalance

Balance of the old account.

E. BalanceTransfer

Information that enables any payments made in connection with the fulfilment of an account switch to be reconciled by the relevant account servicer with the associated request.

Usage: In the case of a negative closing balance of the old account, and where the old account servicer wishes any payment from the new account servicer to be addressed to an alternate account, this will be specified here.

F. 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> <AcctSwchBalTrfAck>	[1..1]			
	MessageIdentification <MsgId>	[1..1]	±		83
	AccountSwitchDetails <AcctSwchDtls>	[1..1]			83
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		84
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		84
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		84
	SwitchDate <SwchDt>	[0..1]	Date		84
	SwitchType <SwchTp>	[1..1]	CodeSet		85
	SwitchStatus <SwchSts>	[0..1]	CodeSet		85
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		86
	Response <Rspn>	[0..*]	±		86
	OldAccount <OdAcct>	[1..1]	±	C12, C10	87
	OldAccountBalance <OdAcctBal>	[1..1]	±		87
	BalanceTransfer <BalTrf>	[0..*]			88
	BalanceTransferReference <BalTrfRef>	[0..1]			88
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		89
	BalanceTransferMethod <BalTrfMtd>	[0..1]			89
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	89
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	91
	BalanceTransferFundingLimit <BalTrfFndgLmt>	[0..1]			93
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	94
	SupplementaryData <SplmtryData>	[0..*]	±	C17	94

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 **ChequeMaturityDateRule**

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

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 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C9 **IBAN**

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

C10 **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.

C11 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.

C12 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C13 IdentificationOrProxyPresenceRule

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

C14 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

C15 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C16 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17 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.

C18 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C19 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

7.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see "[MessageIdentification1](#)" on [page 132](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		132
	CreationDateTime <CreDtTm>	[1..1]	DateTime		133

7.4.2 AccountSwitchDetails <AcctSwchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch.

AccountSwitchDetails <AcctSwchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		84
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		84
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		84
	SwitchDate <SwchDt>	[0..1]	Date		84
	SwitchType <SwchTp>	[1..1]	CodeSet		85
	SwitchStatus <SwchSts>	[0..1]	CodeSet		85
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		86
	Response <Rspn>	[0..*]	±		86

7.4.2.1 UniqueReferenceNumber <UnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Datatype: "Max35Text" on page 277

7.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>

Presence: [1..1]

Definition: Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 277

7.4.2.3 SwitchReceivedDateTime <SwchRcvdDtTm>

Presence: [0..1]

Definition: Date and time that the request was received by the central switch service, populated by the central switch service only.

Datatype: "ISODateTime" on page 271

7.4.2.4 SwitchDate <SwchDt>

Presence: [0..1]

Definition: Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.

Datatype: "ISODate" on page 271

7.4.2.5 SwitchType <SwchTp>

Presence: [1..1]

Definition: Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 270

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

7.4.2.6 SwitchStatus <SwchSts>

Presence: [0..1]

Definition: State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 268

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded status should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service

CodeName	Name	Definition
		receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

7.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 256

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

7.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		239
	AdditionalDetails <AddtlDtls>	[0..1]	Text		239

7.4.3 OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old Account Servicer being switched to the new Account Servicer.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following elements (see "CashAccount41" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

7.4.4 OldAccountBalance <OdAcctBal>

Presence: [1..1]

Definition: Balance of the old account.

OldAccountBalance <OdAcctBal> contains the following elements (see "AmountAndDirection5" on page 114 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	114
	CreditDebit <CdtDbt>	[0..1]	CodeSet		114

7.4.5 BalanceTransfer <BalTrf>

Presence: [0..*]

Definition: Information that enables any payments made in connection with the fulfilment of an account switch to be reconciled by the relevant account servicer with the associated request.

Usage: In the case of a negative closing balance of the old account, and where the old account servicer wishes any payment from the new account servicer to be addressed to an alternate account, this will be specified here.

BalanceTransfer <BalTrf> contains the following **BalanceTransfer4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <BalTrfRef>	[0..1]			88
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		89
	BalanceTransferMethod <BalTrfMtd>	[0..1]			89
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	89
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	91
	BalanceTransferFundingLimit <BalTrfFndgLmt>	[0..1]			93
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	94

7.4.5.1 BalanceTransferReference <BalTrfRef>

Presence: [0..1]

Definition: Reference that enables the creditor to reconcile a payment received through a different payment channel with the payment request.

BalanceTransferReference <BalTrfRef> contains the following **BalanceTransferReference1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BalanceTransferReference <BalTrfRef>	[1..1]	Text		89

7.4.5.1.1 BalanceTransferReference <BalTrfRef>*Presence:* [1..1]*Definition:* Used by the debtor in a suitable reference field of a payment message sent over an alternative payment channel to enable the creditor to match the payment with the payment request.*Datatype:* "Max35Text" on page 277**7.4.5.2 BalanceTransferMethod <BalTrfMtd>***Presence:* [0..1]*Definition:* Contains details of the clearance and settlement method chosen to make the appropriate payment from account servicer to account servicer in order to transfer the positive or negative closing balance of the old account to the new account.**BalanceTransferMethod <BalTrfMtd>** contains one of the following **SettlementMethod4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Credit <Cdt>	[1..1]	±	C14, C15, C16, C18, C19	89
Or}	Debit <Dbt>	[1..1]	±	C14, C15, C16, C18, C19	91

7.4.5.2.1 Credit <Cdt>*Presence:* [1..1]*Definition:* Specifies details of the payment to be made by the old account servicer to the new account servicer in case of a positive closing balance.*Impacted by:* C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C18 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

Credit <Cdt> contains the following elements (see "[CreditTransferTransaction51](#)" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfo <PmtPlnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttm>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrfInstr>	[0..1]			177
	TransferIndicator <TrfInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Purpose <Purp>	[0..1]	±		182
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

/CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

/InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **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.

7.4.5.2.2 Debit <Dbt>

Presence: [1..1]

Definition: Specifies details of the payment to be made by the new account servicer to the old account servicer in case of a negative closing balance.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C18 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

Debit <Dbt> contains the following elements (see "CreditTransferTransaction51" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfo <PmtPlnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttrn>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrfInstr>	[0..1]			177
	TransferIndicator <TrfInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Purpose <Purp>	[0..1]	±		182
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

/CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

/InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- 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.

7.4.5.3 BalanceTransferFundingLimit <BalTrfFndgLmt>

Presence: [0..1]

Definition: Maximum value that the new account servicer will pay to the old account servicer when the closing balance on the old account is negative.

BalanceTransferFundingLimit <BalTrfFndgLmt> contains the following

BalanceTransferFundingLimit1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CurrencyAmount <CcyAmt>	[1..1]	Amount	C1, C7	94

7.4.5.3.1 CurrencyAmount <CcyAmt>

Presence: [1..1]

Definition: Maximum value and related currency that can be sent by the new account servicer to the old account servicer in case of a negative closing balance.

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

Datatype: "ActiveCurrencyAndAmount" on page 253

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.

7.4.6 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C17 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		137
	Envelope <Envlp>	[1..1]	(External Schema)		137

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 **DRAFT1acmt.034.001.04**

AccountSwitchRequestPaymentV04

8.1 **MessageDefinition Functionality**

The AccountSwitchRequestPayment message is sent by the old account servicer to the new account servicer after the completion of the account switch to request the transfer of funds for a payment that the previous account servicer has had to make from the old account (for example: the settlement of a card transaction that was authorised offline).

Outline

The AccountSwitchRequestPaymentV04 MessageDefinition is composed of 5 MessageBuildingBlocks:

A. MessageIdentification

Unique identification for the message.

B. AccountSwitchDetails

Contains information about the details of the account switch and a response code to the original payment request.

C. OldAccount

Account held at the old account servicer being switched to the new account servicer.

D. CreditInstruction

Specific information relating to a request for payment, including details that enable the receiving account servicer to reconcile the payment to be received with the original payment request.

E. 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> <AcctSwchReqPmt>	[1..1]			
	MessageIdentification <MsgId>	[1..1]	±		98
	AccountSwitchDetails <AcctSwchDtls>	[1..1]			98
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		99
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		99
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		99
	SwitchDate <SwchDt>	[0..1]	Date		99
	SwitchType <SwchTp>	[1..1]	CodeSet		99
	SwitchStatus <SwchSts>	[0..1]	CodeSet		99
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		101
	Response <Rspn>	[0..*]	±		101
	OldAccount <OdAcct>	[1..1]	±	C12, C10	101
	CreditInstruction <CdtInstr>	[1..1]	±	C14, C15, C16, C18, C19	102
	SupplementaryData <SplmtryData>	[0..*]	±	C17	104

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 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 ChequeMaturityDateRule

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

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 CurrencyAmount

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

Note: The decimal separator is a dot.

C9 IBAN

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

C10 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.

C11 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.

C12 IdentificationOrProxyPresenceRule

Identification must be present or proxy must be present.

C13 IdentificationOrProxyPresenceRule

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

C14 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

C15 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C16 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17 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.

C18 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C19 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 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Unique identification for the message.

MessageIdentification <MsgId> contains the following elements (see ["MessageIdentification1" on page 132](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		132
	CreationDateTime <CreDtTm>	[1..1]	DateTime		133

8.4.2 AccountSwitchDetails <AcctSwchDtls>

Presence: [1..1]

Definition: Contains information about the details of the account switch and a response code to the original payment request.

AccountSwitchDetails <AcctSwchDtls> contains the following **AccountSwitchDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UniqueReferenceNumber <UnqRefNb>	[1..1]	Text		99
	RoutingUniqueReferenceNumber <RtgUnqRefNb>	[1..1]	Text		99
	SwitchReceivedDateTime <SwchRcvdDtTm>	[0..1]	DateTime		99
	SwitchDate <SwchDt>	[0..1]	Date		99
	SwitchType <SwchTp>	[1..1]	CodeSet		99
	SwitchStatus <SwchSts>	[0..1]	CodeSet		99
	BalanceTransferWindow <BalTrfWndw>	[0..1]	CodeSet		101
	Response <Rspn>	[0..*]	±		101

8.4.2.1 UniqueReferenceNumber <UnqRefNb>*Presence:* [1..1]*Definition:* Unique number that provides unique and unambiguous identification of the account switch.*Datatype:* "Max35Text" on page 277**8.4.2.2 RoutingUniqueReferenceNumber <RtgUnqRefNb>***Presence:* [1..1]*Definition:* Unique number that provides unique and unambiguous identification of the account switch.

Usage: Where one or more account switches have taken place since the original account switch this field contains the unique number that relates to the switch that transferred the account to the latest new account servicer.

Datatype: "Max35Text" on page 277**8.4.2.3 SwitchReceivedDateTime <SwchRcvdDtTm>***Presence:* [0..1]*Definition:* Date and time that the request was received by the central switch service, populated by the central switch service only.*Datatype:* "ISODateTime" on page 271**8.4.2.4 SwitchDate <SwchDt>***Presence:* [0..1]*Definition:* Date on which the account switch is expected to have completed. The value is the same as the targeted switch date if the switch completes in the expected timeline.*Datatype:* "ISODate" on page 271**8.4.2.5 SwitchType <SwchTp>***Presence:* [1..1]*Definition:* Indicates whether the account switch is a full switch or a partial switch.

Usage: A full switch indicates the transfer of the full balance of the account and associated payment mandates. A partial switch indicates the transfer of certain payment mandates to a new account.

Datatype: "SwitchType1Code" on page 270

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

8.4.2.6 SwitchStatus <SwchSts>*Presence:* [0..1]*Definition:* State of the account switch at the time the message is sent.

Datatype: "SwitchStatus1Code" on page 268

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted. Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded status should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.

CodeName	Name	Definition
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

8.4.2.7 BalanceTransferWindow <BalTrfWndw>

Presence: [0..1]

Definition: Identifies the processing window in which the balance transfer will be processed on the day of the account switch.

Datatype: "BalanceTransferWindow1Code" on page 256

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

8.4.2.8 Response <Rspn>

Presence: [0..*]

Definition: Response code and additional information.

Response <Rspn> contains the following elements (see "ResponseDetails1" on page 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		239
	AdditionalDetails <AddtlDtls>	[0..1]	Text		239

8.4.3 OldAccount <OdAcct>

Presence: [1..1]

Definition: Account held at the old account servicer being switched to the new account servicer.

Impacted by: C12 "IdentificationOrProxyPresenceRule", C10 "IdentificationAndProxyGuideline"

OldAccount <OdAcct> contains the following elements (see "CashAccount41" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

8.4.4 CreditInstruction <CdtInstr>

Presence: [1..1]

Definition: Specific information relating to a request for payment, including details that enable the receiving account servicer to reconcile the payment to be received with the original payment request.

Impacted by: C14 "InstructionForCreditorAgentRule", C15 "IntermediaryAgent2Rule", C16 "IntermediaryAgent3Rule", C18 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

CreditInstruction <CdtInstr> contains the following elements (see "CreditTransferTransaction51" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfo <PmtTplnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttm>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrfInstr>	[0..1]			177
	TransferIndicator <TrfInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Purpose <Purp>	[0..1]	±		182
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

/CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

/InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **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.

8.4.5 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C17 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		137
	Envelope <Envlp>	[1..1]	(External Schema)		137

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 Message Items Types

9.1 MessageComponents

9.1.1 Account

9.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		106
Or}	Proprietary <Prtry>	[1..1]	Text		106

9.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 260

9.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 277

9.1.1.2 CashAccount41

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	107
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	Owner <Ownr>	[0..1]	±		108
	Servicer <Svcr>	[0..1]	±		108

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.

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

9.1.1.2.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	113
Or}	Other <Othr>	[1..1]	±		113

9.1.1.2.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		106
Or}	Proprietary <Prtry>	[1..1]	Text		106

9.1.1.2.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 255

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.

9.1.1.2.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 278

9.1.1.2.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 112 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			112
{Or	Code <Cd>	[1..1]	CodeSet		112
Or}	Proprietary <Prtry>	[1..1]	Text		112
	Identification <Id>	[1..1]	Text		112

9.1.1.2.6 Owner <Ownr>

Presence: [0..1]

Definition: Party that legally owns the account.

Owner <Ownr> contains the following elements (see "PartyIdentification135" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.1.2.7 Servicer <Svcr>

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Servicer <Svcr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 130 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		130
	BranchIdentification <BrnchId>	[0..1]	±		131

9.1.1.3 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		109
	Type <Tp>	[0..1]	±		110
	Currency <Ccy>	[0..1]	CodeSet	C2	110
	Name <Nm>	[0..1]	Text		110
	Proxy <Prxy>	[0..1]	±		110

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
And      /Proxy Must be present
```

9.1.1.3.1 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 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C9	113
Or}	Other <Othr>	[1..1]	±		113

9.1.1.3.2 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 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		106
Or}	Proprietary <Prtry>	[1..1]	Text		106

9.1.1.3.3 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 255

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.

9.1.1.3.4 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 278

9.1.1.3.5 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 112 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			112
{Or	Code <Cd>	[1..1]	CodeSet		112
Or}	Proprietary <Prtry>	[1..1]	Text		112
	Identification <Id>	[1..1]	Text		112

9.1.1.4 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		111
	SchemeName <SchmeNm>	[0..1]			111
{Or	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		112
	Issuer <Issr>	[0..1]	Text		112

9.1.1.4.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "[Max34Text](#)" on page 276

9.1.1.4.2 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		111
Or}	Proprietary <Prtry>	[1..1]	Text		112

9.1.1.4.2.1 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 260

9.1.1.4.2.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 277**9.1.1.4.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 277**9.1.1.5 ProxyAccountIdentification1***Definition:* Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			112
{Or	Code <Cd>	[1..1]	CodeSet		112
Or}	Proprietary <Prtry>	[1..1]	Text		112
	Identification <Id>	[1..1]	Text		112

9.1.1.5.1 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		112
Or}	Proprietary <Prtry>	[1..1]	Text		112

9.1.1.5.1.1 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 263**9.1.1.5.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 277**9.1.1.5.2 Identification <Id>***Presence:* [1..1]

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

Datatype: "Max2048Text" on page 276

9.1.2 Account Identification

9.1.2.1 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	C9	113
Or}	Other <Othr>	[1..1]	±		113

9.1.2.1.1 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: C9 "IBAN"

Datatype: "IBAN2007Identifier" on page 273

Constraints

- IBAN

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

9.1.2.1.2 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 111 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		111
	SchemeName <SchmeNm>	[0..1]			111
{Or	Code <Cd>	[1..1]	CodeSet		111
Or}	Proprietary <Prtry>	[1..1]	Text		112
	Issuer <Issr>	[0..1]	Text		112

9.1.3 Amount

9.1.3.1 AmountAndDirection5

Definition: Amount of money debited or credited on the books of an account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	114
	CreditDebit <CdtDbt>	[0..1]	CodeSet		114

9.1.3.1.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money that is debited or credited.

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

Datatype: "ActiveCurrencyAndAmount" on page 253

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.

9.1.3.1.2 CreditDebit <CdtDbt>

Presence: [0..1]

Definition: Indicates if the amount is a debited or a credited.

Datatype: "CreditDebitCode" on page 258

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

9.1.4 Cheque

9.1.4.1 Cheque11

Definition: Characteristics of a cheque instruction, such as cheque type or cheque number.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		115
	ChequeNumber <ChqNb>	[0..1]	Text		116
	ChequeFrom <ChqFr>	[0..1]			116
	Name <Nm>	[1..1]	Text		116
	Address <Adr>	[1..1]	±		117
	DeliveryMethod <DlvryMtd>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		118
	DeliverTo <DlvrTo>	[0..1]			118
	Name <Nm>	[1..1]	Text		118
	Address <Adr>	[1..1]	±		119
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		119
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		120
	FormsCode <FrmsCd>	[0..1]	Text		120
	MemoField <MemoFld>	[0..2]	Text		120
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		120
	PrintLocation <PrtLctn>	[0..1]	Text		120
	Signature <Sgntr>	[0..5]	Text		120

Constraints

- **ChequeMaturityDateRule**

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

On Condition

/ChequeType is present

And /ChequeType is within DataType <<Code>> ChequeType3Code

Following Must be True

/ChequeMaturityDate Must be absent

9.1.4.1.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 257

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.

CodeName	Name	Definition
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

9.1.4.1.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 277

9.1.4.1.3 ChequeFrom <ChqFr>

Presence: [0..1]

Definition: Identifies the party that ordered the issuance of the cheque.

ChequeFrom <ChqFr> contains the following **NameAndAddress16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		116
	Address <Adr>	[1..1]	±		117

9.1.4.1.3.1 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 275

9.1.4.1.3.2 Address <Adr>*Presence:* [1..1]*Definition:* Postal address of a party.**Address <Adr>** contains the following elements (see "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.4.1.4 DeliveryMethod <DlvryMtd>*Presence:* [0..1]*Definition:* Specifies the delivery method of the cheque by the debtor's agent.**DeliveryMethod <DlvryMtd>** contains one of the following **ChequeDeliveryMethod1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		118

9.1.4.1.4.1 Code <Cd>*Presence:* [1..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

Datatype: "ChequeDelivery1Code" on page 257

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

9.1.4.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.

Datatype: "Max35Text" on page 277

9.1.4.1.5 DeliverTo <DlvrTo>

Presence: [0..1]

Definition: Party to whom the debtor's agent needs to send the cheque.

DeliverTo <DlvrTo> contains the following **NameAndAddress16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		118
	Address <Adr>	[1..1]	±		119

9.1.4.1.5.1 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 275

9.1.4.1.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.4.1.6 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Datatype: "Priority2Code" on page 267

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

9.1.4.1.7 ChequeMaturityDate <ChqMtrtyDt>*Presence:* [0..1]*Definition:* Date when the draft becomes payable and the debtor's account is debited.*Datatype:* "ISODate" on page 271**9.1.4.1.8 FormsCode <FrmsCd>***Presence:* [0..1]*Definition:* Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.*Datatype:* "Max35Text" on page 277**9.1.4.1.9 MemoField <MemoFld>***Presence:* [0..2]*Definition:* Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.*Datatype:* "Max35Text" on page 277**9.1.4.1.10 RegionalClearingZone <RgnlClrZone>***Presence:* [0..1]*Definition:* Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.*Datatype:* "Max35Text" on page 277**9.1.4.1.11 PrintLocation <PrtLctn>***Presence:* [0..1]*Definition:* Specifies the print location of the cheque.*Datatype:* "Max35Text" on page 277**9.1.4.1.12 Signature <Sgntr>***Presence:* [0..5]*Definition:* Signature to be used by the cheque servicer on a specific cheque to be printed.*Datatype:* "Max70Text" on page 278**9.1.5 Date Period****9.1.5.1 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		121
	ToDate <ToDt>	[1..1]	Date		121

9.1.5.1.1 FromDate <FrDt>*Presence:* [1..1]*Definition:* Start date of the range.*Datatype:* "ISODate" on page 271**9.1.5.1.2 ToDate <ToDt>***Presence:* [1..1]*Definition:* End date of the range.*Datatype:* "ISODate" on page 271**9.1.6 Direct Debit****9.1.6.1 DirectDebitInstructionDetails2***Definition:* Instructions, initiated by the creditor, to debit a debtor's account in favour of the creditor.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[1..1]	Text		121
	AutomatedDirectDebitInstructionIndicator <AutomtdDrctDbtInstrInd>	[0..1]	Indicator		121
	DirectDebitTransferableIndicator <DrctDbtTrfblInd>	[0..1]	Indicator		122
	Creditor <Cdtr>	[1..1]	±		122
	LastCollectionCurrencyAmount <LastColltnCcyAmt>	[0..1]	Amount	C2, C8	122
	LastCollectionDate <LastColltnDt>	[0..1]	Date		123
	OtherDetails <OthrDtIs>	[0..*]			123
	TransferIndicator <TrflInd>	[0..1]	Indicator		123
	Code <Cd>	[1..1]	Text		123
	Proprietary <Prtry>	[0..1]	Text		124
	StartDateTime <StartDtTm>	[0..1]	DateTime		124
	StartDate <StartDt>	[0..1]	Date		124
	Description <Desc>	[0..1]	Text		124

9.1.6.1.1 MandateIdentification <MndtId>*Presence:* [1..1]*Definition:* Identification of the mandate for a direct debit instruction.*Datatype:* "Max35Text" on page 277**9.1.6.1.2 AutomatedDirectDebitInstructionIndicator <AutomtdDrctDbtInstrInd>***Presence:* [0..1]

Definition: Indicates whether the instruction is an automated direct debit instruction.

Usage: Default value for AutomatedDirectDebitInstructionIndicator is false.

Datatype: One of the following values must be used (see ["YesNoIndicator"](#) on page 274):

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

9.1.6.1.3 DirectDebitTransferableIndicator <DrctDbtTrfblInd>

Presence: [0..1]

Definition: Indicates whether the direct debit instruction is transferable.

Usage: Default value for DirectDebitTransferableIndicator is false.

Datatype: One of the following values must be used (see ["YesNoIndicator"](#) on page 274):

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

9.1.6.1.4 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see ["PartyIdentification135"](#) on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.6.1.5 LastCollectionCurrencyAmount <LastColltnCcyAmt>

Presence: [0..1]

Definition: Amount of the last debit made for the direct debit mandate.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C8 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 254

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.

9.1.6.1.6 LastCollectionDate <LastColltnDt>

Presence: [0..1]

Definition: Date on which the last debit for the direct debit mandate may be made.

Usage: Not included if all limits to the validity of the direct debit mandate have already been specified or if there are no time limits on the validity of the direct debit.

Datatype: "ISODate" on page 271

9.1.6.1.7 OtherDetails <OthrDtls>

Presence: [0..*]

Definition: Provides further information about the status of a requested transaction schedule transfer.

OtherDetails <OthrDtls> contains the following **TransferInstruction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TransferIndicator <TrfInd>	[0..1]	Indicator		123
	Code <Cd>	[1..1]	Text		123
	Proprietary <Prtry>	[0..1]	Text		124
	StartDateTime <StartDtTm>	[0..1]	DateTime		124
	StartDate <StartDt>	[0..1]	Date		124
	Description <Desc>	[0..1]	Text		124

9.1.6.1.7.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 274):

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

9.1.6.1.7.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: "Max35Text" on page 277

9.1.6.1.7.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: "Max256Text" on page 276

9.1.6.1.7.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: "ISODateTime" on page 271

9.1.6.1.7.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: "ISODate" on page 271

9.1.6.1.7.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: "Max350Text" on page 277

9.1.7 Document

9.1.7.1 CreditorReferenceInformation2

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			124
	CodeOrProprietary <CdOrPrtry>	[1..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	Issuer </Issr>	[0..1]	Text		126
	Reference <Ref>	[0..1]	Text		126

9.1.7.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	Issuer <Issr>	[0..1]	Text		126

9.1.7.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125

9.1.7.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, in a coded form.

Datatype: "DocumentType3Code" on page 258

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

9.1.7.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 277

9.1.7.1.1.2 Issuer <Issr>*Presence:* [0..1]*Definition:* Entity that assigns the credit reference type.*Datatype:* "Max35Text" on page 277**9.1.7.1.2 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 277**9.1.8 Financial Institution Identification****9.1.8.1 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]	±		126
	MemberIdentification <Mmbld>	[1..1]	Text		126

9.1.8.1.1 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 239 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		239
Or}	Proprietary <Prtry>	[1..1]	Text		239

9.1.8.1.2 MemberIdentification <Mmbld>*Presence:* [1..1]*Definition:* Identification of a member of a clearing system.*Datatype:* "Max35Text" on page 277

9.1.8.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	127
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		127
	LEI <LEI>	[0..1]	IdentifierSet		127
	Name <Nm>	[0..1]	Text		127
	PostalAddress <PstlAdr>	[0..1]	±		128
	Other <Othr>	[0..1]	±		128

9.1.8.2.1 BICFI <BICFI>

Presence: [0..1]

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

Impacted by: C4 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 272

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.

9.1.8.2.2 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 126 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		126
	MemberIdentification <Mmbld>	[1..1]	Text		126

9.1.8.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 273

9.1.8.2.4 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 275

9.1.8.2.5 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 "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.8.2.6 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 131 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		131
	SchemeName <SchmeNm>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		132
Or}	Proprietary <Prtry>	[1..1]	Text		132
	Issuer <Issr>	[0..1]	Text		132

9.1.8.3 BranchData3

Definition: Information that locates and identifies a specific branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		129
	LEI <LEI>	[0..1]	IdentifierSet		129
	Name <Nm>	[0..1]	Text		129
	PostalAddress <PstlAdr>	[0..1]	±		129

9.1.8.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 277

9.1.8.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 273

9.1.8.3.3 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 275

9.1.8.3.4 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 "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.8.4 BranchAndFinancialInstitutionIdentification6

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]	±		130
	BranchIdentification <BrnchId>	[0..1]	±		131

9.1.8.4.1 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 elements (see "FinancialInstitutionIdentification18" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	127
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		127
	LEI <LEI>	[0..1]	IdentifierSet		127
	Name <Nm>	[0..1]	Text		127
	PostalAddress <PstlAdr>	[0..1]	±		128
	Other <Othr>	[0..1]	±		128

9.1.8.4.2 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 elements (see "BranchData3" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		129
	LEI <LEI>	[0..1]	IdentifierSet		129
	Name <Nm>	[0..1]	Text		129
	PostalAddress <PstlAdr>	[0..1]	±		129

9.1.8.5 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		131
	SchemeName <SchmeNm>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		132
Or}	Proprietary <Prtry>	[1..1]	Text		132
	Issuer <Issr>	[0..1]	Text		132

9.1.8.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 277

9.1.8.5.2 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		132
Or}	Proprietary <Prtry>	[1..1]	Text		132

9.1.8.5.2.1 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 262

9.1.8.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 277

9.1.8.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 277

9.1.9 Identification Information

9.1.9.1 MessageIdentification1

Definition: Identifies a message by a unique identifier and the date and time when the message was created by the sender.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		132
	CreationDateTime <CreDtTm>	[1..1]	DateTime		133

9.1.9.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification of the message.

Datatype: "Max35Text" on page 277

9.1.9.1.2 CreationDateTime <CreDtTm>*Presence:* [1..1]*Definition:* Date of creation of the message.*Datatype:* "ISODateTime" on page 271**9.1.9.2 PaymentIdentification6***Definition:* Provides further means of referencing a payment transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		133
	EndToEndIdentification <EndToEndId>	[1..1]	Text		133
	UETR <UETR>	[0..1]	IdentifierSet		133

9.1.9.2.1 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 277**9.1.9.2.2 EndToEndIdentification <EndToEndId>***Presence:* [1..1]*Definition:* Unique identification 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.

Datatype: "Max35Text" on page 277**9.1.9.2.3 UETR <UETR>***Presence:* [0..1]*Definition:* Universally unique identifier to provide an end-to-end reference of a payment transaction.*Datatype:* "UUIDv4Identifier" on page 273**9.1.9.3 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		134
	Issuer <Issr>	[1..1]	Text		134
	SchemeName <SchmeNm>	[0..1]	Text		134

9.1.9.3.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 275

9.1.9.3.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 277

9.1.9.3.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 277

9.1.9.4 GenericIdentification47

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		134
	Issuer <Issr>	[1..1]	Text		134
	SchemeName <SchmeNm>	[0..1]	Text		135

9.1.9.4.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 275

9.1.9.4.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max4AlphaNumericText" on page 277

9.1.9.4.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max4AlphaNumericText" on page 277

9.1.9.5 GenericIdentification44

Definition: Information related to the identification of an individual person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		135
	Type <Tp>	[1..1]			135
{Or	Code <Cd>	[1..1]	CodeSet		135
Or}	Proprietary <Prtry>	[1..1]	±		136
	Issuer <Issr>	[0..1]	Text		136
	IssueDate <IsseDt>	[0..1]	Date		136
	ExpiryDate <XpryDt>	[0..1]	Date		137

9.1.9.5.1 Identification <Id>

Presence: [1..1]

Definition: Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.

Datatype: "Max35Text" on page 277

9.1.9.5.2 Type <Tp>

Presence: [1..1]

Definition: Specifies the nature of the identification.

Type <Tp> contains one of the following **OtherIdentification1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		135
Or}	Proprietary <Prtry>	[1..1]	±		136

9.1.9.5.2.1 Code <Cd>

Presence: [1..1]

Definition: Other identification expressed as a code.

Datatype: "PersonIdentificationType5Code" on page 266

CodeName	Name	Definition
AREG	AlienRegistrationNumber	Number assigned by a government agency to identify foreign nationals.

CodeName	Name	Definition
CPFA	CPFAccountNumber	Account issued by the Central Provident Fund Board (Singapore).
DRLC	DriversLicenseNumber	Number assigned by a license authority to a driver's license.
EMID	EmployerIdentificationNumber	Number assigned to an employer by a registration authority.
IDCD	IdentityCardNumber	Number assigned by a national authority to an identity card.
NRIN	NationalRegistrationIdentificationNumber	National registration identification number. In Singapore this is known as the NRIC.
OTHR	Other	Another type of identification type.
PASS	PassportNumber	Number assigned by a passport authority to a passport.
POCD	PostOfficeCardNumber	Post office card number as assigned by a national post office.
SOCS	SocialSecurityNumber	Number assigned by a social security agency.
SRSA	SRSAccountNumber	Supplementary retirement scheme account number.
GUNL	GunLicenseNumber	Gun license number as assigned by a gun licensing authority.

9.1.9.5.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Other identification expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification47](#)" on page 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		134
	Issuer <Issr>	[1..1]	Text		134
	SchemeName <SchmeNm>	[0..1]	Text		135

9.1.9.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identifier.

Datatype: "[Max35Text](#)" on page 277

9.1.9.5.4 IssueDate <IssDt>

Presence: [0..1]

Definition: Date at which the identification was issued.

Datatype: "ISODate" on page 271

9.1.9.5.5 ExpiryDate <XpryDt>

Presence: [0..1]

Definition: Date at which the identification expires.

Datatype: "ISODate" on page 271

9.1.10 Miscellaneous

9.1.10.1 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		137
	Envelope <Envlp>	[1..1]	(External Schema)		137

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.

9.1.10.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 277

9.1.10.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

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

9.1.10.2 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		138
Or}	Proprietary <Prtry>	[1..1]	Text		138

9.1.10.2.1 Code <Cd>

Presence: [1..1]

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Datatype: "ExternalPurpose1Code" on page 263

9.1.10.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 277

9.1.10.3 Frequency37Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		138
Or}	Proprietary <Prtry>	[1..1]	Text		138

9.1.10.3.1 Code <Cd>

Presence: [1..1]

Definition: Frequency expressed as an ISO 20022 code.

Datatype: "Frequency10Code" on page 264

CodeName	Name	Definition
NEVR	Never	Event does never take place.
YEAR	Annual	Event takes place every year or once a year.
RATE	Rate	Event takes place based on a change of a rate.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
QURT	Quarterly	Event takes place every three months or four times a year.

9.1.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Frequency expressed as a proprietary code.

Datatype: "Max35Text" on page 277

9.1.10.4 RemittanceAmount2

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	139
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			140
	Type <Tp>	[0..1]			140
{Or	Code <Cd>	[1..1]	CodeSet		140
Or}	Proprietary <Prtry>	[1..1]	Text		140
	Amount <Amt>	[1..1]	Amount	C2, C8	140
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	141
	TaxAmount <TaxAmt>	[0..*]			141
	Type <Tp>	[0..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142
	Amount <Amt>	[1..1]	Amount	C2, C8	142
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			142
	Amount <Amt>	[1..1]	Amount	C2, C8	143
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		143
	Reason <Rsn>	[0..1]	Text		143
	AdditionalInformation <AddtlInf>	[0..1]	Text		143
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	144

9.1.10.4.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.10.4.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

Definition: Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.

DiscountAppliedAmount <DscntApldAmt> contains the following **DiscountAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			140
{Or	Code <Cd>	[1..1]	CodeSet		140
Or}	Proprietary <Prtry>	[1..1]	Text		140
	Amount <Amt>	[1..1]	Amount	C2, C8	140

9.1.10.4.2.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

Type <Tp> contains one of the following **DiscountAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		140
Or}	Proprietary <Prtry>	[1..1]	Text		140

9.1.10.4.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalDiscountAmountType1Code" on page 261

9.1.10.4.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 277

9.1.10.4.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.10.4.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.10.4.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Quantity of cash resulting from the calculation of the tax.

TaxAmount <TaxAmt> contains the following **TaxAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142
	Amount <Amt>	[1..1]	Amount	C2, C8	142

9.1.10.4.4.1 Type <Tp>*Presence:* [0..1]*Definition:* Specifies the type of the amount.**Type <Tp>** contains one of the following **TaxAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142

9.1.10.4.4.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, in a coded form.*Datatype:* "ExternalTaxAmountType1Code" on page 264**9.1.10.4.4.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 277**9.1.10.4.4.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money, which has been typed.*Impacted by:* C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 254**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.

9.1.10.4.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>*Presence:* [0..*]*Definition:* Specifies detailed information on the amount and reason of the document adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C8	143
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		143
	Reason <Rsn>	[0..1]	Text		143
	AdditionalInformation <AddtlInf>	[0..1]	Text		143

9.1.10.4.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.10.4.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 258

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

9.1.10.4.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 277

9.1.10.4.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 275

9.1.10.4.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.11 Organisation Identification

9.1.11.1 Organisation35

Definition: Organised structure that is set up for a particular purpose. For example, a business, government body, department, charity, or financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FullLegalName <FullLgINm>	[1..1]	Text		145
	TradingName <TradgNm>	[0..1]	Text		145
	OrganisationLegalStatus <OrgLglSts>	[0..1]	CodeSet		145
	EstablishedDate <EstblishdDt>	[0..1]	Date		146
	RegistrationNumber <RegnNb>	[0..1]	Text		146
	RegistrationCountry <RegnCtry>	[0..1]	CodeSet	C6	146
	RegistrationDate <RegnDt>	[0..1]	Date		147
	TaxationIdentificationNumber <TaxtnIdNb>	[0..1]	Text		147
	TaxationCountry <TaxtnCtry>	[0..1]	CodeSet	C6	147
	CountryOfOperation <CtryOfOpr>	[0..1]	CodeSet	C6	147
	BoardResolutionIndicator <BrdRslnInd>	[0..1]	Indicator		147
	BusinessAddress <BizAdr>	[0..1]	±		148
	OperationalAddress <OprlAdr>	[0..1]	±		148
	LegalAddress <LglAdr>	[0..1]	±		149
	RepresentativeOfficer <RprtvOffcr>	[0..*]	±		150
	TreasuryManager <TrsrMgr>	[0..1]	±		151
	MainMandateHolder <MainMndtHldr>	[0..*]	±		151
	Sender <Sndr>	[0..*]	±		151

9.1.11.1.1 FullLegalName <FullLgINm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 277

9.1.11.1.2 TradingName <TradgNm>

Presence: [0..1]

Definition: Name used by a business for commercial purposes, although its registered legal name, used for contracts and other formal situations, may be another.

Datatype: "Max350Text" on page 277

9.1.11.1.3 OrganisationLegalStatus <OrgLglSts>

Presence: [0..1]

Definition: Status of a legal entity.

Datatype: "OrganisationLegalStatus1Code" on page 265

CodeName	Name	Definition
CIOC	CharitableIncorporatedOrganisation	Charitable incorporated organisation (CIO)
CHAR	Charity	Charity
CICC	CommunityInterestCompany	Community Interest Company (CIC)
GENP	GeneralPartnership	General partnership
IAPS	IndustrialAndProvidentSociety	For example a co-operative, which does include Ltd. or charity.
LLPP	LimitedLiabilityPartnership	Limited liability partnership (LLP)
PCLG	PrivateCompanyLimitedByGuarantee	Private company limited by guarantee (Ltd.)
LIMP	LimitedPartnership	Limited partnership (LP)
PCLS	PrivateCompanyLimitedByShares	Private company limited by shares (Ltd.)
PCLC	PublicLimitedCompany	Public limited company (Plc.)
SOLE	SoleProprietorship	Sole proprietorship/Sole trader
UNLC	UnlimitedCompany	Unlimited company
UNLT	UnlimitedTrust	Unlimited trust

9.1.11.1.4 EstablishedDate <EstblshdDt>

Presence: [0..1]

Definition: Date of establishment or date of founding of an institution is the date on which that institution chooses to claim as its starting point.

Datatype: "ISODate" on page 271

9.1.11.1.5 RegistrationNumber <RegnNb>

Presence: [0..1]

Definition: Registration number for the organisation.

Datatype: "Max70Text" on page 278

9.1.11.1.6 RegistrationCountry <RegnCtry>

Presence: [0..1]

Definition: Country in which the organisation is registered.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 258

Constraints

- **Country**

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

9.1.11.1.7 RegistrationDate <RegnDt>

Presence: [0..1]

Definition: Date a given organisation was officially registered.

Datatype: "ISODate" on page 271

9.1.11.1.8 TaxationIdentificationNumber <TaxtnIdNb>

Presence: [0..1]

Definition: Taxation unique reference number.

Datatype: "Max35Text" on page 277

9.1.11.1.9 TaxationCountry <TaxtnCtry>

Presence: [0..1]

Definition: Country of taxation of an individual person or an organisation.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 258

Constraints

- **Country**

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

9.1.11.1.10 CountryOfOperation <CtryOfOpr>

Presence: [0..1]

Definition: Country in which the organisation has its business activity.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 258

Constraints

- **Country**

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

9.1.11.1.11 BoardResolutionIndicator <BrdRsItInd>

Presence: [0..1]

Definition: Indicates that the new bank holds a copy of a registered company's board resolution for the account switch.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 274):

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

9.1.11.1.12 BusinessAddress <BizAdr>

Presence: [0..1]

Definition: Address where the business activity is taking place.

BusinessAddress <BizAdr> contains the following elements (see "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.11.1.13 OperationalAddress <OpriAdr>

Presence: [0..1]

Definition: Address, for example, of a shared services centre.

OperationalAddress <OpriAdr> contains the following elements (see "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.11.1.14 LegalAddress <LglAdr>

Presence: [0..1]

Definition: Address where the entity resides and is registered. More generically, it is the home address (residential address).

LegalAddress <LglAdr> contains the following elements (see "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.11.15 RepresentativeOfficer <RprtvOffcr>

Presence: [0..*]

Definition: Person in the customer's organisation who can be contacted by the account servicer.

RepresentativeOfficer <RprtvOffcr> contains the following elements (see "PartyIdentification135" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.11.1.16 TreasuryManager <TrsrMgr>*Presence:* [0..1]*Definition:* Person responsible of the treasury department within an organisation.**TreasuryManager <TrsrMgr>** contains the following elements (see "[PartyIdentification135](#)" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.11.1.17 MainMandateHolder <MainMndtHldr>*Presence:* [0..*]*Definition:* Person who will delegate some authority to other individuals (mandate holders) to perform some specific bank operations on the account.**MainMandateHolder <MainMndtHldr>** contains the following elements (see "[PartyIdentification135](#)" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.11.1.18 Sender <Sndr>*Presence:* [0..*]*Definition:* Sender of a message related to the life cycle of an account.**Sender <Sndr>** contains the following elements (see "[PartyIdentification135](#)" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.11.2 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	152
	LEI <LEI>	[0..1]	IdentifierSet		152
	Other <Othr>	[0..*]			152
	Identification <Id>	[1..1]	Text		153
	SchemeName <SchmeNm>	[0..1]			153
{Or	Code <Cd>	[1..1]	CodeSet		153
Or}	Proprietary <Prtry>	[1..1]	Text		153
	Issuer </ssr>	[0..1]	Text		153

9.1.11.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 272

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.

9.1.11.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 273

9.1.11.2.3 Other <Othr>

Presence: [0..*]

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

Other <Othr> contains the following **GenericOrganisationIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		153
	SchemeName <SchmeNm>	[0..1]			153
{Or	Code <Cd>	[1..1]	CodeSet		153
Or}	Proprietary <Prtry>	[1..1]	Text		153
	Issuer <Issr>	[0..1]	Text		153

9.1.11.2.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 277

9.1.11.2.3.2 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		153
Or}	Proprietary <Prtry>	[1..1]	Text		153

9.1.11.2.3.2.1 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 262

9.1.11.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 277

9.1.11.2.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 277

9.1.12 Party Identification

9.1.12.1 PartyIdentification135

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.12.1.1 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 275

9.1.12.1.2 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 "[PostalAddress24](#)" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.12.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see "[Party38Choice](#)" on page 156 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		156
Or}	PrivateIdentification <PrvtId>	[1..1]	±		157

9.1.12.1.4 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: C6 "Country"

Datatype: "CountryCode" on page 258

Constraints

- **Country**

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

9.1.12.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

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

ContactDetails <CtctDtls> contains the following elements (see "Contact4" on page 187 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		188
	Name <Nm>	[0..1]	Text		188
	PhoneNumber <PhneNb>	[0..1]	Text		188
	MobileNumber <MobNb>	[0..1]	Text		189
	FaxNumber <FaxNb>	[0..1]	Text		189
	EmailAddress <EmailAdr>	[0..1]	Text		189
	EmailPurpose <EmailPurp>	[0..1]	Text		189
	JobTitle <JobTitl>	[0..1]	Text		189
	Responsibility <Rspnsblty>	[0..1]	Text		189
	Department <Dept>	[0..1]	Text		189
	Other <Othr>	[0..*]			189
	ChannelType <ChanlTp>	[1..1]	Text		190
	Identification <Id>	[0..1]	Text		190
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		190

9.1.12.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <Orgld>	[1..1]	±		156
Or}	PrivateIdentification <Prvtld>	[1..1]	±		157

9.1.12.2.1 OrganisationIdentification <Orgld>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 152 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	152
	LEI <LEI>	[0..1]	IdentifierSet		152
	Other <Othr>	[0..*]			152
	Identification </Id>	[1..1]	Text		153
	SchemeName <SchmeNm>	[0..1]			153
{Or	Code <Cd>	[1..1]	CodeSet		153
Or}	Proprietary <Prtry>	[1..1]	Text		153
	Issuer </Issr>	[0..1]	Text		153

9.1.12.2.2 PrivateIdentification <PrvtId>

Presence: [1..1]

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

PrivateIdentification <PrvtId> contains the following elements (see "PersonIdentification13" on page 201 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			201
	BirthDate <BirthDt>	[1..1]	Date		201
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		202
	CityOfBirth <CityOfBirth>	[1..1]	Text		202
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C6	202
	Other <Othr>	[0..*]			202
	Identification </Id>	[1..1]	Text		202
	SchemeName <SchmeNm>	[0..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	Issuer </Issr>	[0..1]	Text		203

9.1.13 Payment

9.1.13.1 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		158
	InstructionInformation <InstrInf>	[0..1]	Text		158

9.1.13.1.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

Datatype: "ExternalCreditorAgentInstruction1Code" on page 261

9.1.13.1.2 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 275

9.1.13.2 PaymentInstruction38

Definition: Characteristics that apply to the debit side of the payment transactions included in the credit transfer initiation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInflId>	[1..1]	Text		162
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		162
	BatchBooking <BtchBookg>	[0..1]	Indicator		162
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		163
	ControlSum <CtrlSum>	[0..1]	Quantity		163
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		163
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	Date		163
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		164
	Debtor <Dbtr>	[1..1]	±		164
	DebtorAccount <DbtrAcct>	[1..1]	±	C13, C11	164
	DebtorAgent <DbtrAgt>	[1..1]	±		165
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C11	165
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		166
	UltimateDebtor <UltmtDbtr>	[0..1]	±		166
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		166
	ChargesAccount <ChrgsAcct>	[0..1]	±	C13, C11	167
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		168
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]	±	C14, C15, C16, C18, C19	168

Constraints

- ChargeBearerRule**

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

Following Must be True

/ChargeBearer Must be absent

Or /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent

- ChargesAccountAgentRule**

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

```

On Condition
  /ChargesAccountAgent is present
Following Must be True
  /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
value 'Branch of DebtorAgent'

```

- **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

```

On Condition
  /ChargesAccountAgent is present
Following Must be True
  /ChargesAccount Must be present

```

- **ChequeAndCreditorAccountRule**

If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed.

```

On Condition
  /PaymentMethod is equal to value 'Cheque'
Following Must be True
  /CreditTransferTransactionInformation[*]/CreditorAccount Must be absent

```

- **ChequeDeliveryAndCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

```

On Condition
  /PaymentMethod is equal to value 'Cheque'
And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is within DataType <<Code>> ChequeDelivery2Code
Following Must be True
  /CreditTransferTransactionInformation[*]/CreditorAgent Must be present

```

- **ChequeDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```

On Condition
  /PaymentMethod is equal to value 'Cheque'
And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is not within DataType <<Code>> ChequeDelivery2Code
Following Must be True
  /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent

```

- **ChequeFromGuideline**

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

- **ChequeInstructionDeliverToCreditorAgentGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

- **ChequeInstructionDeliverToCreditorGuideline**

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

- **ChequeInstructionDeliverToDebtorGuideline**

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

- **ChequeInstructionRule**

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

```
On Condition
    /PaymentMethod is present
    And    /PaymentMethod is different from value 'Cheque'
Following Must be True
    /CreditTransferTransactionInformation[*]/ChequeInstruction Must be absent
```

- **ChequeNoDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
    And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
    And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **NonChequePaymentMethodRule**

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

```
On Condition
    /PaymentMethod is different from value 'Cheque'
    And    /CreditTransferTransactionInformation[*]/Creditor is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAccount Must be present
```

- **PaymentTypeInfoInformationRule**

If PaymentTypeInfoInformation is present, then CreditTransferTransactionInformation/PaymentTypeInfoInformation is not allowed.

```
On Condition
    /PaymentTypeInfoInformation is present
```

Following Must be True
 /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Following Must be True
 /UltimateDebtor Must be absent
 Or /CreditTransferTransactionInformation[*]/UltimateDebtor Must be absent

9.1.13.2.1 PaymentInformationIdentification <PmtInfld>

Presence: [1..1]

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

Datatype: "Max35Text" on page 277

9.1.13.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod3Code" on page 266

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.
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.

9.1.13.2.3 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.

-Default value for BatchBookingIndicator is false.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 274):

- *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.

9.1.13.2.4 NumberOfTransactions <NbOfTx>

Presence: [0..1]

Definition: Number of individual transactions contained in the payment information group.

Datatype: "Max15NumericText" on page 276

9.1.13.2.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 274

9.1.13.2.6 PaymentTypeInfo <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInfo <PmtTpInf> contains the following elements (see "PaymentTypeInfo26" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		185
	ServiceLevel <SvcLvl>	[0..*]			185
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185
	LocalInstrument <LclInstrm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	CategoryPurpose <CtgyPurp>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		187

9.1.13.2.7 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..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.

Datatype: "ISODate" on page 271

9.1.13.2.8 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 271

9.1.13.2.9 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification135" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.13.2.10 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: C13 "IdentificationOrProxyPresenceRule", C11 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 109 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		109
	Type <Tp>	[0..1]	±		110
	Currency <Ccy>	[0..1]	CodeSet	C2	110
	Name <Nm>	[0..1]	Text		110
	Proxy <Prxy>	[0..1]	±		110

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
 And /Proxy Must be present

9.1.13.2.11 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 130 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		130
	BranchIdentification <BrnchId>	[0..1]	±		131

9.1.13.2.12 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: [C13 "IdentificationOrProxyPresenceRule"](#), [C11 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 109 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		109
	Type <Tp>	[0..1]	±		110
	Currency <Ccy>	[0..1]	CodeSet	C2	110
	Name <Nm>	[0..1]	Text		110
	Proxy <Prxy>	[0..1]	±		110

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
And    /Proxy Must be present
```

9.1.13.2.13 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.

Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information.

Datatype: "Max140Text" on page 275

9.1.13.2.14 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 "[PartyIdentification135](#)" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.13.2.15 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 256

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.

CodeName	Name	Definition
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.

9.1.13.2.16 ChargesAccount <ChrgsAcct>

Presence: [0..1]

Definition: Account used to process charges associated with a transaction.

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C11 "IdentificationAndProxyGuideline"](#)

ChargesAccount <ChrgsAcct> contains the following elements (see ["CashAccount40"](#) on page 109 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		109
	Type <Tp>	[0..1]	±		110
	Currency <Ccy>	[0..1]	CodeSet	C2	110
	Name <Nm>	[0..1]	Text		110
	Proxy <Prxy>	[0..1]	±		110

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
And      /Proxy Must be present
```

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

Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 130 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		130
	BranchIdentification <BrnchId>	[0..1]	±		131

9.1.13.2.18 CreditTransferTransactionInformation <CdtTrfTxInf>*Presence:* [1..*]*Definition:* Provides information on the individual transaction included in the message.

Impacted by: [C14 "InstructionForCreditorAgentRule"](#), [C15 "IntermediaryAgent2Rule"](#), [C16 "IntermediaryAgent3Rule"](#), [C18 "UltimateCreditorGuideline"](#), [C19 "UltimateDebtorGuideline"](#)

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following elements (see "CreditTransferTransaction51" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfoInformation <PmtTplnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttm>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrfInstr>	[0..1]			177
	TransferIndicator <TrfInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Purpose <Purp>	[0..1]	±		182
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

 /CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

 /InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

 /IntermediaryAgent2 is present

Following Must be True

 /IntermediaryAgent1 Must be present

- **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.

9.1.13.3 CreditTransferTransaction51

Definition: Provide further details specific to the individual transaction(s) included in the message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		172
	PaymentTypeInfoInformation <PmtTplnf>	[0..1]	±		173
	TaxRateMarker <TaxRateMrkr>	[0..1]	CodeSet		173
	Amount <Amt>	[1..1]	Amount	C1, C7	174
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		174
	ChequeInstruction <ChqInstr>	[0..1]	±	C5	174
	Frequency <Frqcy>	[0..1]			175
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttm>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177
	TransferInstruction <TrfInstr>	[0..1]			177
	TransferIndicator <TrfInd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178
	UltimateDebtor <UltmtDbtr>	[0..1]	±		178
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		179
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		179
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		179
	CreditorAgent <CdtrAgt>	[1..1]	±		180
	Creditor <Cdtr>	[0..1]	±		180
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C11	180
	UltimateCreditor <UltmtCdtr>	[0..1]	±		181
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		181
	Purpose <Purp>	[0..1]	±		182

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RegulatoryReporting <RgltryRptg>	[0..10]	±		182
	Tax <Tax>	[0..1]	±		183
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		183
	RemittanceInformation <RmtInf>	[0..1]	±		184

Constraints

- **InstructionForCreditorAgentRule**

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

On Condition

/CreditorAccount is present

And /InstructionForCreditorAgent[1] is present

Following Must be True

/InstructionForCreditorAgent[*]/Code Must be within DataType <<Code>>

PartialInstruction3Code

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **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.

9.1.13.3.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 133 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		133
	EndToEndIdentification <EndToEndId>	[1..1]	Text		133
	UETR <UETR>	[0..1]	IdentifierSet		133

9.1.13.3.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		185
	ServiceLevel <SvcLvl>	[0..*]			185
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185
	LocalInstrument <LclInstrm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	CategoryPurpose <CtgyPurp>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		187

9.1.13.3.3 TaxRateMarker <TaxRateMrkr>

Presence: [0..1]

Definition: Specifies the rate of tax levied.

Datatype: "TaxRateMarker1Code" on page 270

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

9.1.13.3.4 Amount <Amt>*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.*Impacted by:* C1 "ActiveCurrency", C7 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 253**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.

9.1.13.3.5 ChargeBearer <ChrgBr>*Presence:* [0..1]*Definition:* Specifies which party/parties will bear the charges associated with the processing of the payment transaction.*Datatype:* "ChargeBearerType1Code" on page 256

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.

9.1.13.3.6 ChequeInstruction <ChqInstr>*Presence:* [0..1]*Definition:* Set of elements needed to issue a cheque.*Impacted by:* C5 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following elements (see "Cheque11" on page 114 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		115
	ChequeNumber <ChqNb>	[0..1]	Text		116
	ChequeFrom <ChqFr>	[0..1]			116
	Name <Nm>	[1..1]	Text		116
	Address <Adr>	[1..1]	±		117
	DeliveryMethod <DlvryMtd>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		118
	DeliverTo <DlvrTo>	[0..1]			118
	Name <Nm>	[1..1]	Text		118
	Address <Adr>	[1..1]	±		119
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		119
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		120
	FormsCode <FrmsCd>	[0..1]	Text		120
	MemoField <MemoFld>	[0..2]	Text		120
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		120
	PrintLocation <PrtLctn>	[0..1]	Text		120
	Signature <Sgntr>	[0..5]	Text		120

Constraints

- **ChequeMaturityDateRule**

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

On Condition

/ChequeType is present

And /ChequeType is within DataType <<Code>> ChequeType3Code

Following Must be True

/ChequeMaturityDate Must be absent

9.1.13.3.7 Frequency <Frqcy>

Presence: [0..1]

Definition: The schedule for a credit payment arrangement.

Frequency <Frqcy> contains the following **Frequency1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Sequence <Seq>	[0..1]	Text		176
	StartDate <StartDt>	[1..1]	Date		176
	EndPointChoice <EndPtChc>	[1..1]			176
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176
	RequestedFrequencyPattern <ReqdFrqcyPttm>	[0..1]	±		177
	NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>	[0..1]	CodeSet		177

9.1.13.3.7.1 Sequence <Seq>

Presence: [0..1]

Definition: Technical identifier of a Credit Transfer as part of a series of Credit Transfers within a single Payment Instruction. Assists the transfer of complex variable future payment schedules, associated with a single act of customer consent, within a single Payment Instruction.

Datatype: "Max3NumericText" on page 277

9.1.13.3.7.2 StartDate <StartDt>

Presence: [1..1]

Definition: The date of the first payment to be made for this payment schedule.

Datatype: "ISODate" on page 271

9.1.13.3.7.3 EndPointChoice <EndPtChc>

Presence: [1..1]

Definition: Information about when the payment arrangement will end.

EndPointChoice <EndPtChc> contains one of the following **EndPoint1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	NumberOfPayments <NbOfPmts>	[0..1]	Text		176
Or}	LastPaymentDate <LastPmtDt>	[0..1]	Date		176

9.1.13.3.7.3.1 NumberOfPayments <NbOfPmts>

Presence: [0..1]

Definition: Number of the payments that will be made in completing this frequency sequence including any executed since the sequence start date.

Datatype: "Max35Text" on page 277

9.1.13.3.7.3.2 LastPaymentDate <LastPmtDt>

Presence: [0..1]

Definition: Final payment of the standing order due.

Datatype: "ISODate" on page 271

9.1.13.3.7.4 RequestedFrequencyPattern <ReqdFrqcyPtttrn>

Presence: [0..1]

Definition: Payment schedule frequency pattern which indicates how frequently a payment is made.

RequestedFrequencyPattern <ReqdFrqcyPtttrn> contains one of the following elements (see "Frequency37Choice" on page 138 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		138
Or}	Proprietary <Prtry>	[1..1]	Text		138

9.1.13.3.7.5 NonWorkingDayAdjustment <NonWorkgDayAdjstmnt>

Presence: [0..1]

Definition: Adjustment indicator for a non-working day to enable payment to be made on the next working day.

Datatype: "BusinessDayConvention1Code" on page 256

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

9.1.13.3.8 TransferInstruction <Trflnstr>

Presence: [0..1]

Definition: Provides further information about the status of transferred scheduled payment(s).

TransferInstruction <Trflnstr> contains the following **TransferInstruction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TransferIndicator <Trflnd>	[0..1]	Indicator		177
	Code <Cd>	[1..1]	Text		178
	Proprietary <Prtry>	[0..1]	Text		178
	StartDateTime <StartDtTm>	[0..1]	DateTime		178
	StartDate <StartDt>	[0..1]	Date		178
	Description <Desc>	[0..1]	Text		178

9.1.13.3.8.1 TransferIndicator <Trflnd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see ["YesNoIndicator" on page 274](#)):

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

9.1.13.3.8.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: ["Max35Text" on page 277](#)

9.1.13.3.8.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: ["Max256Text" on page 276](#)

9.1.13.3.8.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: ["ISODateTime" on page 271](#)

9.1.13.3.8.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: ["ISODate" on page 271](#)

9.1.13.3.8.6 Description <Desc>

Presence: [0..1]

Definition: Additional switch parameters in a free text format.

Datatype: ["Max350Text" on page 277](#)

9.1.13.3.9 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 ["PartyIdentification135"](#) on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.13.3.10 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 ["BranchAndFinancialInstitutionIdentification6"](#) on page 130 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		130
	BranchIdentification <BrnchId>	[0..1]	±		131

9.1.13.3.11 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 ["BranchAndFinancialInstitutionIdentification6"](#) on page 130 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		130
	BranchIdentification <BrnchId>	[0..1]	±		131

9.1.13.3.12 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 ["BranchAndFinancialInstitutionIdentification6"](#) on page 130 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		130
	BranchIdentification <BrnchId>	[0..1]	±		131

9.1.13.3.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification6"](#) on page 130 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		130
	BranchIdentification <BrnchId>	[0..1]	±		131

9.1.13.3.14 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see ["PartyIdentification135"](#) on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.13.3.15 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: [C13 "IdentificationOrProxyPresenceRule"](#), [C11 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 109 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		109
	Type <Tp>	[0..1]	±		110
	Currency <Ccy>	[0..1]	CodeSet	C2	110
	Name <Nm>	[0..1]	Text		110
	Proxy <Prxy>	[0..1]	±		110

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
And      /Proxy Must be present
```

9.1.13.3.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.13.3.17 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 158 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		158
	InstructionInformation <InstrInf>	[0..1]	Text		158

9.1.13.3.18 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 137 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		138
Or}	Proprietary <Prtry>	[1..1]	Text		138

9.1.13.3.19 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 208 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		209
	Authority <Authrty>	[0..1]			209
	Name <Nm>	[0..1]	Text		209
	Country <Ctry>	[0..1]	CodeSet	C6	209
	Details <Dtls>	[0..*]			209
	Type <Tp>	[0..1]	Text		210
	Date <Dt>	[0..1]	Date		210
	Country <Ctry>	[0..1]	CodeSet	C6	210
	Code <Cd>	[0..1]	Text		210
	Amount <Amt>	[0..1]	Amount	C2, C8	210
	Information <Inf>	[0..*]	Text		211

9.1.13.3.20 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 245 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		246
	Debtor <Dbtr>	[0..1]	±		246
	AdministrationZone <AdmstnZone>	[0..1]	Text		247
	ReferenceNumber <RefNb>	[0..1]	Text		247
	Method <Mtd>	[0..1]	Text		247
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	247
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	247
	Date <Dt>	[0..1]	Date		248
	SequenceNumber <SeqNb>	[0..1]	Quantity		248
	Record <Rcrd>	[0..*]	±		248

9.1.13.3.21 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 elements (see "[RemittanceLocation6](#)" on page 211 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		211
	RemittanceLocationMethod <RmtLctnMtd>	[0..1]	CodeSet		211
	RemittanceLocationElectronicAddress <RmtLctnElctrcnAdr>	[0..1]	Text		212
	RemittanceLocationPostalAddress <RmtLctnPstlAdr>	[0..1]			212
	Name <Nm>	[1..1]	Text		212
	Address <Adr>	[1..1]	±		212

9.1.13.3.22 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 "[RemittanceInformation21](#)" on page 232 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		232
	Structured <Strd>	[0..*]	±		232

9.1.14 Payment Type

9.1.14.1 PaymentTypeInfoInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		185
	ServiceLevel <SvcLvl>	[0..*]			185
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185
	LocalInstrument <LclInstrm>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		186
	CategoryPurpose <CtgyPurp>	[0..1]			186
{Or	Code <Cd>	[1..1]	CodeSet		186
Or}	Proprietary <Prtry>	[1..1]	Text		187

9.1.14.1.1 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 267

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

9.1.14.1.2 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		185
Or}	Proprietary <Prtry>	[1..1]	Text		185

9.1.14.1.2.1 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 263

9.1.14.1.2.2 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 277

9.1.14.1.3 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		186
Or}	Proprietary <Prtry>	[1..1]	Text		186

9.1.14.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 262

9.1.14.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 277

9.1.14.1.4 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		186
Or}	Proprietary <Prtry>	[1..1]	Text		187

9.1.14.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 260

9.1.14.1.4.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Category purpose, in a proprietary form.*Datatype:* "Max35Text" on page 277**9.1.15 Person Identification****9.1.15.1 CountryAndResidentialStatusType1***Definition:* Country and residential status.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Country <Ctry>	[1..1]	CodeSet	C6	187
	ResidentialStatus <ResdtlSts>	[1..1]	CodeSet		187

9.1.15.1.1 Country <Ctry>*Presence:* [1..1]*Definition:* Country to which the residential status is applicable.*Impacted by:* C6 "Country"*Datatype:* "CountryCode" on page 258**Constraints**

- **Country**

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

9.1.15.1.2 ResidentialStatus <ResdtlSts>*Presence:* [1..1]*Definition:* Residential status of an individual, for example, non-permanent resident.*Datatype:* "ResidentialStatus1Code" on page 268

CodeName	Name	Definition
RESI	Resident	Resident.
PRES	PermanentResident	Permanent resident.
NRES	NonResident	Non-resident.

9.1.15.2 Contact4*Definition:* Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		188
	Name <Nm>	[0..1]	Text		188
	PhoneNumber <PhneNb>	[0..1]	Text		188
	MobileNumber <MobNb>	[0..1]	Text		189
	FaxNumber <FaxNb>	[0..1]	Text		189
	EmailAddress <EmailAdr>	[0..1]	Text		189
	EmailPurpose <EmailPurp>	[0..1]	Text		189
	JobTitle <JobTitl>	[0..1]	Text		189
	Responsibility <Rspnsblty>	[0..1]	Text		189
	Department <Dept>	[0..1]	Text		189
	Other <Othr>	[0..*]			189
	ChannelType <ChanlTp>	[1..1]	Text		190
	Identification <Id>	[0..1]	Text		190
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		190

9.1.15.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 265

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).

9.1.15.2.2 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 275

9.1.15.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 278

9.1.15.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 278

9.1.15.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 278

9.1.15.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 276

9.1.15.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 277

9.1.15.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 277

9.1.15.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 277

9.1.15.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 278

9.1.15.2.11 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 <ChanITp>	[1..1]	Text		190
	Identification <Id>	[0..1]	Text		190

9.1.15.2.11.1 ChannelType <ChanITp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 277

9.1.15.2.11.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 275

9.1.15.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 267

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

9.1.15.3 IndividualPersonNameLong2

Definition: First name of a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		191
	Surname <SrnM>	[1..1]	Text		191
	GivenName <GvnNm>	[0..1]	Text		191
	MiddleName <MddlNm>	[0..1]	Text		191
	Initials <Initls>	[0..1]	Text		192
	NameSuffix <NmSfx>	[0..1]	Text		192
	Name <Nm>	[0..1]	Text		192
	StartDate <StartDt>	[0..1]	Date		192
	EndDate <EndDt>	[0..1]	Date		192

9.1.15.3.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Prefix, as a title before a person's name.

Datatype: "NamePrefix2Code" on page 265

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).

9.1.15.3.2 Surname <SrnM>

Presence: [1..1]

Definition: Surname is a name added to a given name and is part of a personal name. In many cases, a surname is a family name.

Datatype: "Max35Text" on page 277

9.1.15.3.3 GivenName <GvnNm>

Presence: [0..1]

Definition: Name given at birth.

Datatype: "Max35Text" on page 277

9.1.15.3.4 MiddleName <MddlNm>

Presence: [0..1]

Definition: Second name of a person.

Datatype: "Max35Text" on page 277

9.1.15.3.5 Initials <Initls>

Presence: [0..1]

Definition: Initial prefix for name.

Datatype: "Max6Text" on page 278

9.1.15.3.6 NameSuffix <NmSfx>

Presence: [0..1]

Definition: Suffix for name.

Datatype: "Max350Text" on page 277

9.1.15.3.7 Name <Nm>

Presence: [0..1]

Definition: Full legal name.

Datatype: "Max350Text" on page 277

9.1.15.3.8 StartDate <StartDt>

Presence: [0..1]

Definition: Date that the name was assigned.

Datatype: "ISODate" on page 271

9.1.15.3.9 EndDate <EndDt>

Presence: [0..1]

Definition: Date that name changed.

Datatype: "ISODate" on page 271

9.1.15.4 IndividualPerson36

Definition: Human entity, as distinguished from a corporate entity (which is sometimes referred to as an 'artificial person').

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CurrentName <CurNm>	[1..1]	±		193
	PreviousName <PrvsNm>	[0..*]	±		194
	Gender <Gndr>	[0..1]	CodeSet		194
	Language <Lang>	[0..1]	CodeSet	C20	195
	BirthDate <BirthDt>	[0..1]	Date		195
	CountryOfBirth <CtryOfBirth>	[0..1]	CodeSet	C6	195
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		195
	CityOfBirth <CityOfBirth>	[0..1]	Text		195
	TaxationCountry <TaxtnCtry>	[0..1]	CodeSet	C6	195
	CountryAndResidentialStatus <CtryAndResdtlSts>	[0..1]	±		196
	SocialSecurityNumber <SclSctyNb>	[0..1]	Text		196
	PostalAddress <PstlAdr>	[0..*]	±		196
	CitizenshipInformation <CtznshInf>	[0..*]			197
	Nationality <Ntlty>	[1..1]	CodeSet	C21	197
	MinorIndicator <Mnrlnd>	[0..1]	Indicator		198
	StartDate <StartDt>	[0..1]	Date		198
	EndDate <EndDt>	[0..1]	Date		198
	PrimaryCommunicationAddress <PmryComAdr>	[0..1]	±		198
	SecondaryCommunicationAddress <ScndryComAdr>	[0..1]	±		199
	OtherIdentification <OthrId>	[0..*]	±		199
	OtherDetails <OthrDtls>	[0..*]			199
	TransferIndicator <Trflnd>	[0..1]	Indicator		200
	Code <Cd>	[1..1]	Text		200
	Proprietary <Prtry>	[0..1]	Text		200
	StartDateTime <StartDtTm>	[0..1]	DateTime		200
	StartDate <StartDt>	[0..1]	Date		200
	Description <Desc>	[0..1]	Text		201

9.1.15.4.1 CurrentName <CurNm>

Presence: [1..1]

Definition: Current name used.

CurrentName <CurNm> contains the following elements (see "IndividualPersonNameLong2" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		191
	Surname <SrnM>	[1..1]	Text		191
	GivenName <GvnNm>	[0..1]	Text		191
	MiddleName <MddlNm>	[0..1]	Text		191
	Initials <Initls>	[0..1]	Text		192
	NameSuffix <NmSfx>	[0..1]	Text		192
	Name <Nm>	[0..1]	Text		192
	StartDate <StartDt>	[0..1]	Date		192
	EndDate <EndDt>	[0..1]	Date		192

9.1.15.4.2 PreviousName <PrvsNm>

Presence: [0..*]

Definition: Previous name used.

PreviousName <PrvsNm> contains the following elements (see "IndividualPersonNameLong2" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		191
	Surname <SrnM>	[1..1]	Text		191
	GivenName <GvnNm>	[0..1]	Text		191
	MiddleName <MddlNm>	[0..1]	Text		191
	Initials <Initls>	[0..1]	Text		192
	NameSuffix <NmSfx>	[0..1]	Text		192
	Name <Nm>	[0..1]	Text		192
	StartDate <StartDt>	[0..1]	Date		192
	EndDate <EndDt>	[0..1]	Date		192

9.1.15.4.3 Gender <Gndr>

Presence: [0..1]

Definition: Specifies the gender of the person.

Datatype: "Gender1Code" on page 264

CodeName	Name	Definition
FEMA	Female	Individual is a female.

CodeName	Name	Definition
MALE	Male	Individual is a male.

9.1.15.4.4 Language <Lang>

Presence: [0..1]

Definition: Language in which a person communicates.

Impacted by: C20 "ValidationByTable"

Datatype: "LanguageCode" on page 265

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

9.1.15.4.5 BirthDate <BirthDt>

Presence: [0..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 271

9.1.15.4.6 CountryOfBirth <CtryOfBirth>

Presence: [0..1]

Definition: Country where a person was born.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 258

Constraints

- **Country**

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

9.1.15.4.7 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 277

9.1.15.4.8 CityOfBirth <CityOfBirth>

Presence: [0..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 277

9.1.15.4.9 TaxationCountry <TaxtnCtry>

Presence: [0..1]

Definition: Country of taxation of an individual person.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 258

Constraints

- **Country**

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

9.1.15.4.10 CountryAndResidentialStatus <CtryAndResdtlSts>

Presence: [0..1]

Definition: Country and residential status of an individual, for example, non-permanent resident.

CountryAndResidentialStatus <CtryAndResdtlSts> contains the following elements (see "CountryAndResidentialStatusType1" on page 187 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Country <Ctry>	[1..1]	CodeSet	C6	187
	ResidentialStatus <ResdtlSts>	[1..1]	CodeSet		187

9.1.15.4.11 SocialSecurityNumber <SciSctyNb>

Presence: [0..1]

Definition: Government identification for its citizens.

Datatype: "Max35Text" on page 277

9.1.15.4.12 PostalAddress <PstlAdr>

Presence: [0..*]

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

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.15.4.13 CitizenshipInformation <CtznshInf>

Presence: [0..*]

Definition: Information about a citizen.

CitizenshipInformation <CtznshInf> contains the following **CitizenshipInformation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Nationality <Ntlty>	[1..1]	CodeSet	C21	197
	MinorIndicator <MnrInd>	[0..1]	Indicator		198
	StartDate <StartDt>	[0..1]	Date		198
	EndDate <EndDt>	[0..1]	Date		198

9.1.15.4.13.1 Nationality <Ntlty>

Presence: [1..1]

Definition: Specifies the country where a person was born or is legally accepted as belonging to the country.

Impacted by: [C21 "ValidationByTable"](#)

Datatype: ["NationalityCode" on page 265](#)

Constraints

- **ValidationByTable**

Must be a valid nationality.

9.1.15.4.13.2 MinorIndicator <MnrInd>

Presence: [0..1]

Definition: Indicates whether the person is a legal minor. It may depend on the nationality, the domicile country or the transaction in which the person is involved.

Datatype: One of the following values must be used (see ["YesNoIndicator" on page 274](#)):

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

9.1.15.4.13.3 StartDate <StartDt>

Presence: [0..1]

Definition: Date of the commencement of citizenship.

Datatype: ["ISODate" on page 271](#)

9.1.15.4.13.4 EndDate <EndDt>

Presence: [0..1]

Definition: Date of the end of citizenship.

Datatype: ["ISODate" on page 271](#)

9.1.15.4.14 PrimaryCommunicationAddress <PmryComAdr>

Presence: [0..1]

Definition: Address for the primary contact.

PrimaryCommunicationAddress <PmryComAdr> contains the following elements (see ["CommunicationAddress3" on page 203](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Email <Email>	[0..1]	Text		203
	Phone <Phne>	[0..1]	Text		204
	Mobile <Mob>	[0..1]	Text		204
	FaxNumber <FaxNb>	[0..1]	Text		204
	TelexAddress <TlxAdr>	[0..1]	Text		204
	URLAddress <URLAdr>	[0..1]	Text		204

9.1.15.4.15 SecondaryCommunicationAddress <ScndryComAdr>*Presence:* [0..1]*Definition:* Communication device number or electronic address used for communication to an alternate address.**SecondaryCommunicationAddress <ScndryComAdr>** contains the following elements (see "[CommunicationAddress3](#)" on page 203 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Email <Email>	[0..1]	Text		203
	Phone <Phne>	[0..1]	Text		204
	Mobile <Mob>	[0..1]	Text		204
	FaxNumber <FaxNb>	[0..1]	Text		204
	TelexAddress <TlxAdr>	[0..1]	Text		204
	URLAddress <URLAdr>	[0..1]	Text		204

9.1.15.4.16 OtherIdentification <OthrId>*Presence:* [0..*]*Definition:* Other type of identification.**OtherIdentification <OthrId>** contains the following elements (see "[GenericIdentification44](#)" on page 135 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		135
	Type <Tp>	[1..1]			135
{Or	Code <Cd>	[1..1]	CodeSet		135
Or}	Proprietary <Prtry>	[1..1]	±		136
	Issuer <Issr>	[0..1]	Text		136
	IssueDate <IssDt>	[0..1]	Date		136
	ExpiryDate <XpryDt>	[0..1]	Date		137

9.1.15.4.17 OtherDetails <OthrDtIs>*Presence:* [0..*]*Definition:* Additional information required for the account switch.

OtherDetails <OthrDtls> contains the following **TransferInstruction1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TransferIndicator <TrfInd>	[0..1]	Indicator		200
	Code <Cd>	[1..1]	Text		200
	Proprietary <Prtry>	[0..1]	Text		200
	StartDateTime <StartDtTm>	[0..1]	DateTime		200
	StartDate <StartDt>	[0..1]	Date		200
	Description <Desc>	[0..1]	Text		201

9.1.15.4.17.1 TransferIndicator <TrfInd>

Presence: [0..1]

Definition: Indicates whether a payment arrangement is transferable.

Usage: Default value for TransferIndicator is false.

Datatype: One of the following values must be used (see ["YesNoIndicator" on page 274](#)):

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

9.1.15.4.17.2 Code <Cd>

Presence: [1..1]

Definition: Specifies an additional parameter to be applied to the requested transaction schedule.

Datatype: ["Max35Text" on page 277](#)

9.1.15.4.17.3 Proprietary <Prtry>

Presence: [0..1]

Definition: Specifies an additional parameter to be applied to the transaction schedule in a proprietary format.

Datatype: ["Max256Text" on page 276](#)

9.1.15.4.17.4 StartDateTime <StartDtTm>

Presence: [0..1]

Definition: The date and time at which the event specified by Code commences.

Datatype: ["ISODateTime" on page 271](#)

9.1.15.4.17.5 StartDate <StartDt>

Presence: [0..1]

Definition: The date on which the event specified by Code commences.

Datatype: ["ISODate" on page 271](#)

9.1.15.4.17.6 Description <Desc>*Presence:* [0..1]*Definition:* Additional switch parameters in a free text format.*Datatype:* "Max350Text" on page 277**9.1.15.5 PersonIdentification13***Definition:* Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			201
	BirthDate <BirthDt>	[1..1]	Date		201
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		202
	CityOfBirth <CityOfBirth>	[1..1]	Text		202
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C6	202
	Other <Othr>	[0..*]			202
	Identification <Id>	[1..1]	Text		202
	SchemeName <SchmeNm>	[0..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	Issuer </ssr>	[0..1]	Text		203

9.1.15.5.1 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		201
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		202
	CityOfBirth <CityOfBirth>	[1..1]	Text		202
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C6	202

9.1.15.5.1.1 BirthDate <BirthDt>*Presence:* [1..1]*Definition:* Date on which a person is born.*Datatype:* "ISODate" on page 271

9.1.15.5.1.2 ProvinceOfBirth <PrvcOfBirth>*Presence:* [0..1]*Definition:* Province where a person was born.*Datatype:* "Max35Text" on page 277**9.1.15.5.1.3 CityOfBirth <CityOfBirth>***Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 277**9.1.15.5.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C6 "Country"*Datatype:* "CountryCode" on page 258**Constraints**

- **Country**

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

9.1.15.5.2 Other <Othr>*Presence:* [0..*]*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.**Other <Othr>** contains the following **GenericPersonIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		202
	SchemeName <SchmeNm>	[0..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		203
Or}	Proprietary <Prtry>	[1..1]	Text		203
	Issuer <Issr>	[0..1]	Text		203

9.1.15.5.2.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max35Text" on page 277**9.1.15.5.2.2 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		203
Or}	Proprietary <Prtry>	[1..1]	Text		203

9.1.15.5.2.2.1 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 263

9.1.15.5.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 277

9.1.15.5.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 277

9.1.16 Postal Address

9.1.16.1 CommunicationAddress3

Definition: Communication device number or electronic address used for communication.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Email <Email>	[0..1]	Text		203
	Phone <Phne>	[0..1]	Text		204
	Mobile <Mob>	[0..1]	Text		204
	FaxNumber <FaxNb>	[0..1]	Text		204
	TelexAddress <TlxAdr>	[0..1]	Text		204
	URLAddress <URLAdr>	[0..1]	Text		204

9.1.16.1.1 Email <Email>

Presence: [0..1]

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

Datatype: "Max256Text" on page 276

9.1.16.1.2 Phone <Phne>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 278

9.1.16.1.3 Mobile <Mob>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 278

9.1.16.1.4 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 278

9.1.16.1.5 TelexAddress <TlxAdr>

Presence: [0..1]

Definition: Address for a telex machine.

Datatype: "Max35Text" on page 277

9.1.16.1.6 URLAddress <URLAdr>

Presence: [0..1]

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

Datatype: "Max256Text" on page 276

9.1.16.2 PostalAddress24

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]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.16.2.1 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		205
Or}	Proprietary <Prtry>	[1..1]	±		206

9.1.16.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 255

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.

CodeName	Name	Definition
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.

9.1.16.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 133 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		134
	Issuer <Issr>	[1..1]	Text		134
	SchemeName <SchmeNm>	[0..1]	Text		134

9.1.16.2.2 Department <Dept>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 278

9.1.16.2.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 278

9.1.16.2.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "[Max70Text](#)" on page 278

9.1.16.2.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "[Max16Text](#)" on page 276

9.1.16.2.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 277

9.1.16.2.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 278

9.1.16.2.8 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 276

9.1.16.2.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 278

9.1.16.2.10 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 276

9.1.16.2.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 277

9.1.16.2.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 277

9.1.16.2.13 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 277

9.1.16.2.14 CountrySubDivision <CtrySubDvsn>*Presence:* [0..1]*Definition:* Identifies a subdivision of a country such as state, region, county.*Datatype:* "Max35Text" on page 277**9.1.16.2.15 Country <Ctry>***Presence:* [0..1]*Definition:* Nation with its own government.*Impacted by:* C6 "Country"*Datatype:* "CountryCode" on page 258**Constraints**

- **Country**

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

9.1.16.2.16 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 278**9.1.17 Regulatory Reporting****9.1.17.1 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		209
	Authority <Authrty>	[0..1]			209
	Name <Nm>	[0..1]	Text		209
	Country <Ctry>	[0..1]	CodeSet	C6	209
	Details <Dtls>	[0..*]			209
	Type <Tp>	[0..1]	Text		210
	Date <Dt>	[0..1]	Date		210
	Country <Ctry>	[0..1]	CodeSet	C6	210
	Code <Cd>	[0..1]	Text		210
	Amount <Amt>	[0..1]	Amount	C2, C8	210
	Information <Inf>	[0..*]	Text		211

9.1.17.1.1 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 267

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.

9.1.17.1.2 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		209
	Country <Ctry>	[0..1]	CodeSet	C6	209

9.1.17.1.2.1 Name <Nm>*Presence:* [0..1]*Definition:* Name of the entity requiring the regulatory reporting information.*Datatype:* "Max140Text" on page 275**9.1.17.1.2.2 Country <Ctry>***Presence:* [0..1]*Definition:* Country of the entity that requires the regulatory reporting information.*Impacted by:* C6 "Country"*Datatype:* "CountryCode" on page 258**Constraints**

- Country**

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

9.1.17.1.3 Details <Dtls>*Presence:* [0..*]*Definition:* Set of elements used to provide details on the regulatory reporting information.

Details <DtIs> contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		210
	Date <Dt>	[0..1]	Date		210
	Country <Ctry>	[0..1]	CodeSet	C6	210
	Code <Cd>	[0..1]	Text		210
	Amount <Amt>	[0..1]	Amount	C2, C8	210
	Information <Inf>	[0..*]	Text		211

9.1.17.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 277

9.1.17.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 271

9.1.17.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 258

Constraints

- **Country**

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

9.1.17.1.3.4 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 275

9.1.17.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.17.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 277

9.1.18 Remittance

9.1.18.1 RemittanceLocation6

Definition: Provides information on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		211
	RemittanceLocationMethod <RmtLctnMtd>	[0..1]	CodeSet		211
	RemittanceLocationElectronicAddress <RmtLctnElctrcAdr>	[0..1]	Text		212
	RemittanceLocationPostalAddress <RmtLctnPstlAdr>	[0..1]			212
	Name <Nm>	[1..1]	Text		212
	Address <Adr>	[1..1]	±		212

9.1.18.1.1 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 277

9.1.18.1.2 RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 268

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).

9.1.18.1.3 RemittanceLocationElectronicAddress <RmtLctnElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 276

9.1.18.1.4 RemittanceLocationPostalAddress <RmtLctnPstlAdr>

Presence: [0..1]

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

RemittanceLocationPostalAddress <RmtLctnPstlAdr> contains the following **NameAndAddress16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		212
	Address <Adr>	[1..1]	±		212

9.1.18.1.4.1 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 275

9.1.18.1.4.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	±		206
	Department <Dept>	[0..1]	Text		206
	SubDepartment <SubDept>	[0..1]	Text		206
	StreetName <StrtNm>	[0..1]	Text		206
	BuildingNumber <BldgNb>	[0..1]	Text		206
	BuildingName <BldgNm>	[0..1]	Text		207
	Floor <Flr>	[0..1]	Text		207
	PostBox <PstBx>	[0..1]	Text		207
	Room <Room>	[0..1]	Text		207
	PostCode <PstCd>	[0..1]	Text		207
	TownName <TwnNm>	[0..1]	Text		207
	TownLocationName <TwnLctnNm>	[0..1]	Text		207
	DistrictName <DstrctNm>	[0..1]	Text		207
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		208
	Country <Ctry>	[0..1]	CodeSet	C6	208
	AddressLine <AdrLine>	[0..7]	Text		208

9.1.18.2 StructuredRemittanceInformation17

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..*]			215
	Type <Tp>	[0..1]			217
	CodeOrProprietary <CdOrPrtry>	[1..1]			217
{Or	Code <Cd>	[1..1]	CodeSet		217
Or}	Proprietary <Prtry>	[1..1]	Text		218
	Issuer </ssr>	[0..1]	Text		218
	Number <Nb>	[0..1]	Text		218
	RelatedDate <RltdDt>	[0..1]	Date		219
	LineDetails <LineDtls>	[0..*]			219
	Identification <Id>	[1..*]			220
	Type <Tp>	[0..1]			221
	CodeOrProprietary <CdOrPrtry>	[1..1]			221
{Or	Code <Cd>	[1..1]	CodeSet		221
Or}	Proprietary <Prtry>	[1..1]	Text		221
	Issuer </ssr>	[0..1]	Text		222
	Number <Nb>	[0..1]	Text		222
	RelatedDate <RltdDt>	[0..1]	Date		222
	Description <Desc>	[0..1]	Text		222
	Amount <Amt>	[0..1]			222
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	223
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			224
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		224
Or}	Proprietary <Prtry>	[1..1]	Text		224
	Amount <Amt>	[1..1]	Amount	C2, C8	224
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	225
	TaxAmount <TaxAmt>	[0..*]			225
	Type <Tp>	[0..1]			225
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226
	Amount <Amt>	[1..1]	Amount	C2, C8	226

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			226
	Amount <Amt>	[1..1]	Amount	C2, C8	227
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		227
	Reason <Rsn>	[0..1]	Text		227
	AdditionalInformation <AddtlInf>	[0..1]	Text		227
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	228
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		228
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		229
	Invoicer <Invcr>	[0..1]	±		230
	Invoicee <Invcee>	[0..1]	±		230
	TaxRemittance <TaxRmt>	[0..1]	±		231
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		231
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		232

9.1.18.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation7 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			217
	CodeOrProprietary <CdOrPrtry>	[1..1]			217
{Or	Code <Cd>	[1..1]	CodeSet		217
Or}	Proprietary <Prtry>	[1..1]	Text		218
	Issuer <Issr>	[0..1]	Text		218
	Number <Nb>	[0..1]	Text		218
	RelatedDate <RltdDt>	[0..1]	Date		219
	LineDetails <LineDtls>	[0..*]			219
	Identification <Id>	[1..*]			220
	Type <Tp>	[0..1]			221
	CodeOrProprietary <CdOrPrtry>	[1..1]			221
{Or	Code <Cd>	[1..1]	CodeSet		221
Or}	Proprietary <Prtry>	[1..1]	Text		221
	Issuer <Issr>	[0..1]	Text		222
	Number <Nb>	[0..1]	Text		222
	RelatedDate <RltdDt>	[0..1]	Date		222
	Description <Desc>	[0..1]	Text		222
	Amount <Amt>	[0..1]			222
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	223
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			224
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		224
Or}	Proprietary <Prtry>	[1..1]	Text		224
	Amount <Amt>	[1..1]	Amount	C2, C8	224
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	225
	TaxAmount <TaxAmt>	[0..*]			225
	Type <Tp>	[0..1]			225
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226
	Amount <Amt>	[1..1]	Amount	C2, C8	226

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			226
	Amount <Amt>	[1..1]	Amount	C2, C8	227
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		227
	Reason <Rsn>	[0..1]	Text		227
	AdditionalInformation <AddtlInf>	[0..1]	Text		227
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	228

9.1.18.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **ReferredDocumentType4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			217
{Or	Code <Cd>	[1..1]	CodeSet		217
Or}	Proprietary <Prtry>	[1..1]	Text		218
	Issuer <Issr>	[0..1]	Text		218

9.1.18.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

CodeOrProprietary <CdOrPrtry> contains one of the following **ReferredDocumentType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		217
Or}	Proprietary <Prtry>	[1..1]	Text		218

9.1.18.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 259

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.

CodeName	Name	Definition
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

9.1.18.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 277

9.1.18.2.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 277

9.1.18.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 277

9.1.18.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 271

9.1.18.2.1.4 LineDetails <LineDtls>

Presence: [0..*]

Definition: Set of elements used to provide the content of the referred document line.

LineDetails <LineDtls> contains the following **DocumentLineInformation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]			220
	Type <Tp>	[0..1]			221
	CodeOrProprietary <CdOrPrtry>	[1..1]			221
{Or	Code <Cd>	[1..1]	CodeSet		221
Or}	Proprietary <Prtry>	[1..1]	Text		221
	Issuer </ssr>	[0..1]	Text		222
	Number <Nb>	[0..1]	Text		222
	RelatedDate <RltdDt>	[0..1]	Date		222
	Description <Desc>	[0..1]	Text		222
	Amount <Amt>	[0..1]			222
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	223
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			224
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		224
Or}	Proprietary <Prtry>	[1..1]	Text		224
	Amount <Amt>	[1..1]	Amount	C2, C8	224
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	225
	TaxAmount <TaxAmt>	[0..*]			225
	Type <Tp>	[0..1]			225
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226
	Amount <Amt>	[1..1]	Amount	C2, C8	226
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			226
	Amount <Amt>	[1..1]	Amount	C2, C8	227
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		227
	Reason <Rsn>	[0..1]	Text		227
	AdditionalInformation <AddtlInf>	[0..1]	Text		227
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	228

9.1.18.2.1.4.1 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]			221
	CodeOrProprietary <CdOrPrtry>	[1..1]			221
{Or	Code <Cd>	[1..1]	CodeSet		221
Or}	Proprietary <Prtry>	[1..1]	Text		221
	Issuer <Issr>	[0..1]	Text		222
	Number <Nb>	[0..1]	Text		222
	RelatedDate <RltdDt>	[0..1]	Date		222

9.1.18.2.1.4.1.1 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]			221
{Or	Code <Cd>	[1..1]	CodeSet		221
Or}	Proprietary <Prtry>	[1..1]	Text		221
	Issuer <Issr>	[0..1]	Text		222

9.1.18.2.1.4.1.1.1 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		221
Or}	Proprietary <Prtry>	[1..1]	Text		221

9.1.18.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 261

9.1.18.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 277

9.1.18.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 277

9.1.18.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 277

9.1.18.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 271

9.1.18.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 276

9.1.18.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Amount <Amt> contains the following **RemittanceAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	223
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			224
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		224
Or}	Proprietary <Prtry>	[1..1]	Text		224
	Amount <Amt>	[1..1]	Amount	C2, C8	224
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	225
	TaxAmount <TaxAmt>	[0..*]			225
	Type <Tp>	[0..1]			225
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226
	Amount <Amt>	[1..1]	Amount	C2, C8	226
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			226
	Amount <Amt>	[1..1]	Amount	C2, C8	227
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		227
	Reason <Rsn>	[0..1]	Text		227
	AdditionalInformation <AddtlInf>	[0..1]	Text		227
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	228

9.1.18.2.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.18.2.1.4.3.2 DiscountAppliedAmount <DscntApIdAmt>*Presence:* [0..*]*Definition:* Amount of discount to be applied to the amount due and payable to the creditor.**DiscountAppliedAmount <DscntApIdAmt>** contains the following **DiscountAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		224
Or}	Proprietary <Prtry>	[1..1]	Text		224
	Amount <Amt>	[1..1]	Amount	C2, C8	224

9.1.18.2.1.4.3.2.1 Type <Tp>*Presence:* [0..1]*Definition:* Specifies the type of the amount.**Type <Tp>** contains one of the following **DiscountAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		224
Or}	Proprietary <Prtry>	[1..1]	Text		224

9.1.18.2.1.4.3.2.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, in a coded form.*Datatype:* "ExternalDiscountAmountType1Code" on page 261**9.1.18.2.1.4.3.2.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 277**9.1.18.2.1.4.3.2.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money, which has been typed.*Impacted by:* C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.18.2.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.18.2.1.4.3.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Amount of the tax.

TaxAmount <TaxAmt> contains the following **TaxAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			225
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226
	Amount <Amt>	[1..1]	Amount	C2, C8	226

9.1.18.2.1.4.3.4.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

Type <Tp> contains one of the following **TaxAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226

9.1.18.2.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalTaxAmountType1Code" on page 264

9.1.18.2.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 277

9.1.18.2.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.18.2.1.4.3.5 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, C8	227
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		227
	Reason <Rsn>	[0..1]	Text		227
	AdditionalInformation <AddtlInf>	[0..1]	Text		227

9.1.18.2.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.18.2.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 258

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

9.1.18.2.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 277

9.1.18.2.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 275

9.1.18.2.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.18.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

ReferredDocumentAmount <RfrdDocAmt> contains the following elements (see "RemittanceAmount2" on page 139 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	139
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			140
	Type <Tp>	[0..1]			140
{Or	Code <Cd>	[1..1]	CodeSet		140
Or}	Proprietary <Prtry>	[1..1]	Text		140
	Amount <Amt>	[1..1]	Amount	C2, C8	140
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	141
	TaxAmount <TaxAmt>	[0..*]			141
	Type <Tp>	[0..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		142
	Amount <Amt>	[1..1]	Amount	C2, C8	142
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			142
	Amount <Amt>	[1..1]	Amount	C2, C8	143
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		143
	Reason <Rsn>	[0..1]	Text		143
	AdditionalInformation <AddtlInf>	[0..1]	Text		143
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	144

9.1.18.2.3 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 elements (see "CreditorReferenceInformation2" on page 124 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			124
	CodeOrProprietary <CdOrPrtry>	[1..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	Issuer <Issr>	[0..1]	Text		126
	Reference <Ref>	[0..1]	Text		126

9.1.18.2.4 Invoicer <Invr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer <Invr> contains the following elements (see "PartyIdentification135" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.18.2.5 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 "PartyIdentification135" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.18.2.6 TaxRemittance <TaxRmt>*Presence:* [0..1]*Definition:* Provides remittance information about a payment made for tax-related purposes.**TaxRemittance <TaxRmt>** contains the following elements (see "TaxData1" on page 249 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		249
	Debtor <Dbtr>	[0..1]	±		249
	UltimateDebtor <UltmtDbtr>	[0..1]	±		250
	AdministrationZone <AdmstnZone>	[0..1]	Text		250
	ReferenceNumber <RefNb>	[0..1]	Text		250
	Method <Mtd>	[0..1]	Text		250
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	251
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	251
	Date <Dt>	[0..1]	Date		251
	SequenceNumber <SeqNb>	[0..1]	Quantity		251
	Record <Rcrd>	[0..*]	±		252

9.1.18.2.7 GarnishmentRemittance <GrnshmtRmt>*Presence:* [0..1]*Definition:* Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following elements (see "[Garnishment3](#)" on page 235 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			236
	CodeOrProprietary <CdOrPrtry>	[1..1]			236
{Or	Code <Cd>	[1..1]	CodeSet		236
Or}	Proprietary <Prtry>	[1..1]	Text		236
	Issuer <Issr>	[0..1]	Text		236
	Garnishee <Grnshee>	[0..1]	±		237
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		237
	ReferenceNumber <RefNb>	[0..1]	Text		237
	Date <Dt>	[0..1]	Date		237
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	237
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		238
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		238

9.1.18.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "[Max140Text](#)" on page 275

9.1.18.3 RemittanceInformation21

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		232
	Structured <Strd>	[0..*]	±		232

9.1.18.3.1 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 275

9.1.18.3.2 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 "[StructuredRemittanceInformation17](#)" on page 213 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			215
	Type <Tp>	[0..1]			217
	CodeOrProprietary <CdOrPrtry>	[1..1]			217
{Or	Code <Cd>	[1..1]	CodeSet		217
Or}	Proprietary <Prtry>	[1..1]	Text		218
	Issuer <Issr>	[0..1]	Text		218
	Number <Nb>	[0..1]	Text		218
	RelatedDate <RltdDt>	[0..1]	Date		219
	LineDetails <LineDtls>	[0..*]			219
	Identification <Id>	[1..*]			220
	Type <Tp>	[0..1]			221
	CodeOrProprietary <CdOrPrtry>	[1..1]			221
{Or	Code <Cd>	[1..1]	CodeSet		221
Or}	Proprietary <Prtry>	[1..1]	Text		221
	Issuer <Issr>	[0..1]	Text		222
	Number <Nb>	[0..1]	Text		222
	RelatedDate <RltdDt>	[0..1]	Date		222
	Description <Desc>	[0..1]	Text		222
	Amount <Amt>	[0..1]			222
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	223
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			224
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		224
Or}	Proprietary <Prtry>	[1..1]	Text		224
	Amount <Amt>	[1..1]	Amount	C2, C8	224
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	225
	TaxAmount <TaxAmt>	[0..*]			225
	Type <Tp>	[0..1]			225
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C8	226
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			226
	Amount <Amt>	[1..1]	Amount	C2, C8	227
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		227
	Reason <Rsn>	[0..1]	Text		227
	AdditionalInformation <AddtlInf>	[0..1]	Text		227
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	228
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		228
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		229
	Invoicer <Invcr>	[0..1]	±		230
	Invoicee <Invcee>	[0..1]	±		230
	TaxRemittance <TaxRmt>	[0..1]	±		231
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		231
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		232

9.1.18.4 Garnishment3

Definition: Provides remittance information about a payment for garnishment-related purposes.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			236
	CodeOrProprietary <CdOrPrtry>	[1..1]			236
{Or	Code <Cd>	[1..1]	CodeSet		236
Or}	Proprietary <Prtry>	[1..1]	Text		236
	Issuer <Issr>	[0..1]	Text		236
	Garnishee <Grnshee>	[0..1]	±		237
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		237
	ReferenceNumber <RefNb>	[0..1]	Text		237
	Date <Dt>	[0..1]	Date		237
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	237
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		238
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		238

9.1.18.4.1 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]			236
{Or	Code <Cd>	[1..1]	CodeSet		236
Or}	Proprietary <Prtry>	[1..1]	Text		236
	Issuer <Issr>	[0..1]	Text		236

9.1.18.4.1.1 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		236
Or}	Proprietary <Prtry>	[1..1]	Text		236

9.1.18.4.1.1.1 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 262**9.1.18.4.1.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Proprietary identification of the type of garnishment.*Datatype:* "Max35Text" on page 277**9.1.18.4.1.2 Issuer <Issr>***Presence:* [0..1]*Definition:* Identification of the issuer of the garnishment type.*Datatype:* "Max35Text" on page 277

9.1.18.4.2 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 "[PartyIdentification135](#)" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.18.4.3 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 "[PartyIdentification135](#)" on page 154 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		154
	Identification <Id>	[0..1]	±		155
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	155
	ContactDetails <CtctDtls>	[0..1]	±		156

9.1.18.4.4 ReferenceNumber <RefNb>*Presence:* [0..1]*Definition:* Reference information that is specific to the agency receiving the garnishment.*Datatype:* "[Max140Text](#)" on page 275**9.1.18.4.5 Date <Dt>***Presence:* [0..1]*Definition:* Date of payment which garnishment was taken from.*Datatype:* "[ISODate](#)" on page 271**9.1.18.4.6 RemittedAmount <RmtdAmt>***Presence:* [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.18.4.7 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 274):

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

9.1.18.4.8 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 274):

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

9.1.19 Status

9.1.19.1 ResponseDetails1

Definition: Additional details to clarify response codes.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ResponseCode <RspnCd>	[1..1]	Text		239
	AdditionalDetails <AddtlDtls>	[0..1]	Text		239

9.1.19.1.1 ResponseCode <RspnCd>*Presence:* [1..1]*Definition:* Code for account servicer warnings, rejections, pay no/pay responses and technical rejections.*Datatype:* "Max35Text" on page 277**9.1.19.1.2 AdditionalDetails <AddtlDtls>***Presence:* [0..1]*Definition:* Additional information to elaborate upon response codes.*Datatype:* "Max350Text" on page 277**9.1.20 System Identification****9.1.20.1 ClearingSystemIdentification2Choice***Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		239
Or}	Proprietary <Prtry>	[1..1]	Text		239

9.1.20.1.1 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 261**9.1.20.1.2 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 277**9.1.21 Tax****9.1.21.1 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		240
	RegistrationIdentification <RegnId>	[0..1]	Text		240
	TaxType <TaxTp>	[0..1]	Text		240

9.1.21.1.1 TaxIdentification <TaxId>*Presence:* [0..1]*Definition:* Tax identification number of the creditor.*Datatype:* "Max35Text" on page 277**9.1.21.1.2 RegistrationIdentification <RegnId>***Presence:* [0..1]*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.*Datatype:* "Max35Text" on page 277**9.1.21.1.3 TaxType <TaxTp>***Presence:* [0..1]*Definition:* Type of tax payer.*Datatype:* "Max35Text" on page 277**9.1.21.2 TaxRecord3***Definition:* Set of elements used to define the tax record.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		240
	Category <Ctgy>	[0..1]	Text		241
	CategoryDetails <CtgyDtls>	[0..1]	Text		241
	DebtorStatus <DbtrSts>	[0..1]	Text		241
	CertificateIdentification <CertId>	[0..1]	Text		241
	FormsCode <FrmsCd>	[0..1]	Text		241
	Period <Prd>	[0..1]	±		241
	TaxAmount <TaxAmt>	[0..1]			241
	Rate <Rate>	[0..1]	Rate		242
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	242
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	242
	Details <Dtls>	[0..*]			243
	Period <Prd>	[0..1]	±		243
	Amount <Amt>	[1..1]	Amount	C2, C8	243
	AdditionalInformation <AddtlInf>	[0..1]	Text		244

9.1.21.2.1 Type <Tp>*Presence:* [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 277

9.1.21.2.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 277

9.1.21.2.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 277

9.1.21.2.4 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 277

9.1.21.2.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 277

9.1.21.2.6 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 277

9.1.21.2.7 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 elements (see "TaxPeriod3" on page 244 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		244
	Type <Tp>	[0..1]	CodeSet		244
	FromToDate <FrToDt>	[0..1]	±		245

9.1.21.2.8 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		242
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	242
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	242
	Details <Dtls>	[0..*]			243
	Period <Prd>	[0..1]	±		243
	Amount <Amt>	[1..1]	Amount	C2, C8	243

9.1.21.2.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 275

9.1.21.2.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.21.2.8.3 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", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.21.2.8.4 Details <DtIs>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <DtIs> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]	±		243
	Amount <Amt>	[1..1]	Amount	C2, C8	243

9.1.21.2.8.4.1 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 elements (see "[TaxPeriod3](#)" on page 244 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		244
	Type <Tp>	[0..1]	CodeSet		244
	FromDate <FrToDt>	[0..1]	±		245

9.1.21.2.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 254

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.

9.1.21.2.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 275

9.1.21.3 TaxPeriod3

Definition: Period of time details related to the tax payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		244
	Type <Tp>	[0..1]	CodeSet		244
	FromDate <FrToDt>	[0..1]	±		245

9.1.21.3.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 278

9.1.21.3.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 270

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.

CodeName	Name	Definition
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.

9.1.21.3.3 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 120 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		121
	ToDate <ToDt>	[1..1]	Date		121

9.1.21.4 TaxInformation10

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		246
	Debtor <Dbtr>	[0..1]	±		246
	AdministrationZone <AdmstnZone>	[0..1]	Text		247
	ReferenceNumber <RefNb>	[0..1]	Text		247
	Method <Mtd>	[0..1]	Text		247
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	247
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	247
	Date <Dt>	[0..1]	Date		248
	SequenceNumber <SeqNb>	[0..1]	Quantity		248
	Record <Rcrd>	[0..*]	±		248

9.1.21.4.1 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 239 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		240
	RegistrationIdentification <RegnId>	[0..1]	Text		240
	TaxType <TaxTp>	[0..1]	Text		240

9.1.21.4.2 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 252 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		252
	RegistrationIdentification <RegnId>	[0..1]	Text		253
	TaxType <TaxTp>	[0..1]	Text		253
	Authorisation <Authstn>	[0..1]			253
	Title <Titl>	[0..1]	Text		253
	Name <Nm>	[0..1]	Text		253

9.1.21.4.3 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 277

9.1.21.4.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 275

9.1.21.4.5 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 277

9.1.21.4.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.21.4.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.21.4.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 271

9.1.21.4.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 274

9.1.21.4.10 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see "TaxRecord3" on page 240 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		240
	Category <Ctgy>	[0..1]	Text		241
	CategoryDetails <CtgyDtls>	[0..1]	Text		241
	DebtorStatus <DbtrSts>	[0..1]	Text		241
	CertificateIdentification <CertId>	[0..1]	Text		241
	FormsCode <FrmsCd>	[0..1]	Text		241
	Period <Prd>	[0..1]	±		241
	TaxAmount <TaxAmt>	[0..1]			241
	Rate <Rate>	[0..1]	Rate		242
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	242
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	242
	Details <Dtls>	[0..*]			243
	Period <Prd>	[0..1]	±		243
	Amount <Amt>	[1..1]	Amount	C2, C8	243
	AdditionalInformation <AddtlInf>	[0..1]	Text		244

9.1.21.5 TaxData1

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		249
	Debtor <Dbtr>	[0..1]	±		249
	UltimateDebtor <UltmtDbtr>	[0..1]	±		250
	AdministrationZone <AdmstnZone>	[0..1]	Text		250
	ReferenceNumber <RefNb>	[0..1]	Text		250
	Method <Mtd>	[0..1]	Text		250
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	251
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	251
	Date <Dt>	[0..1]	Date		251
	SequenceNumber <SeqNb>	[0..1]	Quantity		251
	Record <Rcrd>	[0..*]	±		252

9.1.21.5.1 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 239 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		240
	RegistrationIdentification <RegnId>	[0..1]	Text		240
	TaxType <TaxTp>	[0..1]	Text		240

9.1.21.5.2 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 252 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		252
	RegistrationIdentification <RegnId>	[0..1]	Text		253
	TaxType <TaxTp>	[0..1]	Text		253
	Authorisation <Authstn>	[0..1]			253
	Title <Titl>	[0..1]	Text		253
	Name <Nm>	[0..1]	Text		253

9.1.21.5.3 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 252 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		252
	RegistrationIdentification <RegnId>	[0..1]	Text		253
	TaxType <TaxTp>	[0..1]	Text		253
	Authorisation <Authstn>	[0..1]			253
	Title <Titl>	[0..1]	Text		253
	Name <Nm>	[0..1]	Text		253

9.1.21.5.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 277

9.1.21.5.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 275

9.1.21.5.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 277

9.1.21.5.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.21.5.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 254

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.

9.1.21.5.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 271

9.1.21.5.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 274

9.1.21.5.11 Record <Rcrd>*Presence:* [0..*]*Definition:* Record of tax details.**Record <Rcrd>** contains the following elements (see "TaxRecord3" on page 240 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		240
	Category <Ctgy>	[0..1]	Text		241
	CategoryDetails <CtgyDtls>	[0..1]	Text		241
	DebtorStatus <DbtrSts>	[0..1]	Text		241
	CertificateIdentification <CertId>	[0..1]	Text		241
	FormsCode <FrmsCd>	[0..1]	Text		241
	Period <Prd>	[0..1]	±		241
	TaxAmount <TaxAmt>	[0..1]			241
	Rate <Rate>	[0..1]	Rate		242
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	242
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	242
	Details <Dtls>	[0..*]			243
	Period <Prd>	[0..1]	±		243
	Amount <Amt>	[1..1]	Amount	C2, C8	243
	AdditionalInformation <AddtlInf>	[0..1]	Text		244

9.1.21.6 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		252
	RegistrationIdentification <RegnId>	[0..1]	Text		253
	TaxType <TaxTp>	[0..1]	Text		253
	Authorisation <Authstn>	[0..1]			253
	Title <Titl>	[0..1]	Text		253
	Name <Nm>	[0..1]	Text		253

9.1.21.6.1 TaxIdentification <TaxId>*Presence:* [0..1]*Definition:* Tax identification number of the debtor.

Datatype: "Max35Text" on page 277

9.1.21.6.2 RegistrationIdentification <RegId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 277

9.1.21.6.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 277

9.1.21.6.4 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		253
	Name <Nm>	[0..1]	Text		253

9.1.21.6.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 277

9.1.21.6.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 275

9.2 Message Datatypes

9.2.1 Amount

9.2.1.1 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 255

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.

9.2.1.2 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 255

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.

9.2.2 CodeSet

9.2.2.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveCurrency**

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

9.2.2.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

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

9.2.2.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.

CodeName	Name	Definition
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.

9.2.2.4 BalanceTransferWindow1Code

Definition: Specifies the processing window in which the balance transfer will be processed on the switch date.

Type: CodeSet

CodeName	Name	Definition
DAYH	InHours	Indicates in business hours processing.
EARL	OutOfHours	Indicates out of business hours processing.

9.2.2.5 BusinessDayConvention1Code

Definition: Indicates how a date is adjusted when it falls on a non-business day.

Type: CodeSet

CodeName	Name	Definition
FWNG	Following	The date will be the first following day that is a business day.
PREC	Preceding	The date will be the first preceding day that is a business day.

9.2.2.6 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.

CodeName	Name	Definition
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

9.2.2.7 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

9.2.2.8 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.

CodeName	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

9.2.2.9 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).

9.2.2.10 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.

9.2.2.11 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

9.2.2.12 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.

CodeName	Name	Definition
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

9.2.2.13 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

9.2.2.14 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

9.2.2.15 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

9.2.2.16 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

9.2.2.17 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

9.2.2.18 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount 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

9.2.2.19 ExternalDocumentLineType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

9.2.2.20 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

9.2.2.21 ExternalGarnishmentType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

9.2.2.22 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

9.2.2.23 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

9.2.2.24 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

9.2.2.25 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

9.2.2.26 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

9.2.2.27 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

9.2.2.28 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount 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

9.2.2.29 Frequency10Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
NEVR	Never	Event does never take place.
YEAR	Annual	Event takes place every year or once a year.
RATE	Rate	Event takes place based on a change of a rate.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
QURT	Quarterly	Event takes place every three months or four times a year.

9.2.2.30 Gender1Code

Definition: Specifies the gender of a person.

Type: CodeSet

CodeName	Name	Definition
FEMA	Female	Individual is a female.
MALE	Male	Individual is a male.

9.2.2.31 LanguageCode

Definition: Specifies a language.

Type: CodeSet

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

9.2.2.32 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).

9.2.2.33 NationalityCode

Definition: Specifies the country where a person was born or is naturalised.

Type: CodeSet

Constraints

- **ValidationByTable**

Must be a valid nationality.

9.2.2.34 OrganisationLegalStatus1Code

Definition: Specifies the status of a legal entity.

Type: CodeSet

CodeName	Name	Definition
CIOC	CharitableIncorporatedOrganisation	Charitable incorporated organisation (CIO)
CHAR	Charity	Charity
CICC	CommunityInterestCompany	Community Interest Company (CIC)
GENP	GeneralPartnership	General partnership
IAPS	IndustrialAndProvidentSociety	For example a co-operative, which does include Ltd. or charity.
LLPP	LimitedLiabilityPartnership	Limited liability partnership (LLP)

CodeName	Name	Definition
PCLG	PrivateCompanyLimitedByGuarantee	Private company limited by guarantee (Ltd.)
LIMP	LimitedPartnership	Limited partnership (LP)
PCLS	PrivateCompanyLimitedByShares	Private company limited by shares (Ltd.)
PCLC	PublicLimitedCompany	Public limited company (Plc.)
SOLE	SoleProprietorship	Sole proprietorship/Sole trader
UNLC	UnlimitedCompany	Unlimited company
UNLT	UnlimitedTrust	Unlimited trust

9.2.2.35 PaymentMethod3Code

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.
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.

9.2.2.36 PersonIdentificationType5Code

Definition: Specifies an alternative identification of an individual person, for example, national registration identification number, passport number.

Type: CodeSet

CodeName	Name	Definition
AREG	AlienRegistrationNumber	Number assigned by a government agency to identify foreign nationals.
CPFA	CPFAccountNumber	Account issued by the Central Provident Fund Board (Singapore).
DRLC	DriversLicenseNumber	Number assigned by a license authority to a driver's license.
EMID	EmployerIdentificationNumber	Number assigned to an employer by a registration authority.
IDCD	IdentityCardNumber	Number assigned by a national authority to an identity card.
NRIN	NationalRegistrationIdentificationNumber	National registration identification number. In Singapore this is known as the NRIC.
OTHR	Other	Another type of identification type.

CodeName	Name	Definition
PASS	PassportNumber	Number assigned by a passport authority to a passport.
POCD	PostOfficeCardNumber	Post office card number as assigned by a national post office.
SOCS	SocialSecurityNumber	Number assigned by a social security agency.
SRSA	SRSAccountNumber	Supplementary retirement scheme account number.
GUNL	GunLicenseNumber	Gun license number as assigned by a gun licensing authority.

9.2.2.37 PreferredContactMethod1Code

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

Type: CodeSet

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

9.2.2.38 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.

9.2.2.39 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.

CodeName	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.

9.2.2.40 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).

9.2.2.41 ResidentialStatus1Code

Definition: Specifies the residential status of an individual.

Type: CodeSet

CodeName	Name	Definition
RESI	Resident	Resident.
PRES	PermanentResident	Permanent resident.
NRES	NonResident	Non-resident.

9.2.2.42 SwitchStatus1Code

Definition: Specifies the status of a given account switch.

Type: CodeSet

CodeName	Name	Definition
ACPT	Accepted	Account switch is accepted.

CodeName	Name	Definition
		Usage: Accepted status should be used when account switch service receives and validates an information response request accepting the switch.
BTRQ	BalanceTransferRequested	Account balance transfer is requested. Usage: Balance transfer requested status should be used when account switch service receives and validates a request balance transfer request.
BTRS	BalanceTransferResponse	Balance transfer responded. Usage: Balance transfer responded status should be used when the account switch service receives and validates an acknowledge balance transfer request.
COMP	Completed	Account switch is completed. Usage: Completed status should be used when account switch service receives and validates a notify account switch complete request.
REDT	Redirection	Request for redirection. Usage: Redirection status should be used when the account switch service receives and validates the first redirection request.
REDE	RedirectionEnded	Redirection ended at the end of the redirection period. Usage: Indicates the cessation of account redirection by a particular service.
REJT	Rejected	Account switch is rejected. Usage: Rejected status should be used when account switch service receives and validates an information response request rejecting the account switch.
REQU	Requested	Information is requested for the account switch. Usage: Requested status should be used when the account switch service receives and validates an information request.

CodeName	Name	Definition
TMTN	Termination	Account switch is terminated. Usage: Terminated status should be used when the account switch service receives and validates a terminate switch request.

9.2.2.43 SwitchType1Code

Definition: Specifies the status of the switch either full or part for a given account.

Type: CodeSet

CodeName	Name	Definition
FULL	FullSwitch	Indicates a full switch for an account.
PART	PartSwitch	Indicates a partial switch for an account.

9.2.2.44 TaxRateMarker1Code

Definition: Specifies the rate of tax levied.

Type: CodeSet

CodeName	Name	Definition
ALPR	AmountQuotedLessLifeAssurance	Specifies the amount quoted less life assurance premium rate income tax.
ALIT	AmountQuotedLessStandardRate	Specifies the amount quoted less standard rate income tax.
GRSS	GrossAmount	Specifies an amount before the deduction of tax.

9.2.2.45 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.

CodeName	Name	Definition
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.

9.2.3 Date

9.2.3.1 ISODate

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

Type: Date

9.2.4 DateTime

9.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

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

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

2) fractions of second in time format

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

Type: DateTime

9.2.5 IdentifierSet

9.2.5.1 AnyBICDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

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

Constraints

- **AnyBIC**

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

9.2.5.2 BICFIDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

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

Constraints

- **BICFI**

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

9.2.5.3 IBAN2007Identifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616: 2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

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.

9.2.5.4 LEIIdentifier

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

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

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

9.2.5.5 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}

9.2.6 Indicator

9.2.6.1 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.

9.2.6.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

9.2.6.3 YesNoIndicator

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

Type: Indicator

Meaning When True: Yes

Meaning When False: No

9.2.7 Quantity

9.2.7.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

9.2.7.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

9.2.8 Rate

9.2.8.1 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

9.2.9 Text

9.2.9.1 Exact4AlphaNumericText

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

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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9.2.9.2 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

9.2.9.3 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

9.2.9.4 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

9.2.9.5 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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9.2.9.6 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

9.2.9.7 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

9.2.9.8 Max256Text

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

Type: Text

Format

minLength	1
maxLength	256

9.2.9.9 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

9.2.9.10 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

9.2.9.11 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

9.2.9.12 Max3NumericText

Definition: Specifies a numeric string with a maximum length of 3 digits.

Type: Text

Format

pattern	[0-9]{1,3}
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9.2.9.13 Max4AlphaNumericText

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

Type: Text

Format

minLength	1
maxLength	4
pattern	[a-zA-Z0-9]{1,4}

9.2.9.14 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

9.2.9.15 Max6Text

Definition: Specifies a character string with a maximum length of 6 characters.

Type: Text

Format

minLength	1
maxLength	6

9.2.9.16 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

9.2.9.17 PhoneNumber

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

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

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+-]{1,30}
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9.2.10 Year**9.2.10.1 ISOYear**

Definition: Year represented by YYYY (ISO 8601).

Type: Year