ISO 20022

Payments Clearing and Settlement - Maintenance
2020 - 2021

Message Definition Report - Part 2

For evaluation by the Payments SEG

This document provides details of the Message Definitions for Payments Clearing and Settlement - Maintenance 2020 -
2021.

December 2020

Table of Contents

1   Message Set Overview

Introduction

Set of messages used between financial institutions for the clearing and settlement of payment transactions.

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
DRAFT1pacs.002.001.12 FIToFIPaymentStatusReportV12	The FIToFIPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
DRAFT1pacs.003.001.09 FIToFICustomerDirectDebitV09	The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to collect funds from a debtor account for a creditor.
DRAFT1pacs.004.001.11 PaymentReturnV11	The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.
DRAFT1pacs.007.001.11 FIToFIPaymentReversalV11	The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.
DRAFT1pacs.008.001.10 FIToFICustomerCreditTransferV10	The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.
DRAFT1pacs.009.001.10 FinancialInstitutionCreditTransferV10	The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.
DRAFT1pacs.010.001.05 FinancialInstitutionDirectDebitV05	Scope: The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the

MessageDefinition	Definition
	DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to one or more creditor(s), where both debtor and creditor are financial institutions. Usage: The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.
DRAFT1pacs.028.001.05 FIToFIPaymentStatusRequestV05	The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.

2 DRAFT1pacs.002.001.12 FIToFIPaymentStatusReportV12

2.1 MessageDefinition Functionality

Scope

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

Usage

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

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

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

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

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

Outline

The FIToFIPaymentStatusReportV12 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformationAndStatus

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

C. TransactionInformationAndStatus

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

D. SupplementaryData

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

2.2　　Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtStsRpt>	[1..1]		C8, C9, C10, C11, C18, C19, C20, C27	
	GroupHeader *<GrpHdr>*	[1..1]	±		11
	OriginalGroupInformationAndStatus *<OrgnlGrpInfAndSts>*	[0..*]		C25, C17	11
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		12
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		12
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		13
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		13
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		13
	GroupStatus *<GrpSts>*	[0..1]	CodeSet		13
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C26	13
	Originator *<Orgtr>*	[0..1]	±		14
	Reason *<Rsn>*	[0..1]			14
{Or	**Code** *<Cd>*	[1..1]	CodeSet		14
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		14
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		14
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		15
	TransactionInformationAndStatus *<TxInfAndSts>*	[0..*]	±		15
	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	18

2.3　　Constraints

C1　　ActiveOrHistoricCurrency

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

C2　　AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3 **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4 **AnyBIC**

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

C5 **BICFI**

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

C6 **Country**

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

C7 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C8 **GroupStatusAcceptedRule**

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

```
On Condition
    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
 And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleStatus1Code
 And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code
```

This constraint is defined at the MessageDefinition level.

C9 **GroupStatusPendingRule**

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

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

This constraint is defined at the MessageDefinition level.

C10 **GroupStatusReceivedRule**

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

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

This constraint is defined at the MessageDefinition level.

C11 **GroupStatusRejectedRule**

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

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

This constraint is defined at the MessageDefinition level.

C12 **IBAN**

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

C13 **IdentificationAndProxyGuideline**

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

C14 **IdentificationOrProxyPresenceRule**

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

C15 **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C16 **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C17 **NumberOfTransactionPerStatusGuideline**

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

C18 **OriginalGroupInformationAbsenceRule**

If OriginalGroupInformationAndStatus is absent, then

TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

```
On Condition
    /OriginalGroupInformationAndStatus[*] is absent
Following Must be True
```

```
/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be
present
```

This constraint is defined at the MessageDefinition level.

C19 OriginalGroupInformationMultiplePresenceRule

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

```
On Condition
    /OriginalGroupInformationAndStatus[2] is present
Following Must be True
    /TransactionInformationAndStatus[*]/OriginalGroupInformation Must be
present
```

This constraint is defined at the MessageDefinition level.

C20 OriginalGroupInformationSinglePresenceRule

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

```
On Condition
    /OriginalGroupInformationAndStatus[1] is present
 And    /OriginalGroupInformationAndStatus[2] is absent
Following Must be True
    /TransactionInformationAndStatus[*]/OriginalGroupInformation Must be
absent
```

This constraint is defined at the MessageDefinition level.

C21 SettlementMethodAgentRule

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

C22 SettlementMethodClearingRule

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

C23 SettlementMethodCoverAgentRule

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

C24 SettlementMethodCoverRule

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

C25 StatusReasonInformationRule

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

C26 StatusReasonRule

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

C27 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C28 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.

C29 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C30 ThirdReimbursementAgentRule

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

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader101" on page 158 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		159
	CreationDateTime <CreDtTm>	[1..1]	DateTime		159
	InstructingAgent <InstgAgt>	[0..1]	±		159
	InstructedAgent <InstdAgt>	[0..1]	±		159
	OriginalBusinessQuery <OrgnlBizQry>	[0..1]	±		160

2.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [0..*]

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

Impacted by: C25 "StatusReasonInformationRule", C17 "NumberOfTransactionPerStatusGuideline"

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following
OriginalGroupHeader17 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		12
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		12
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		13
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		13
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		13
	GroupStatus *<GrpSts>*	[0..1]	CodeSet		13
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C26	13
	Originator *<Orgtr>*	[0..1]	±		14
	Reason *<Rsn>*	[0..1]			14
{Or	**Code** *<Cd>*	[1..1]	CodeSet		14
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		14
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		14
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		15

Constraints

- **NumberOfTransactionPerStatusGuideline**

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

- **StatusReasonInformationRule**

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

```
On Condition
     /StatusReasonInformation[1] is present
 And    /StatusReasonInformation[*]/AdditionalInformation[*] is present
 And    /GroupStatus is present
Following Must be True
     /GroupStatus Must be within DataType <<Code>> ValidationRuleStatus3Code
```

2.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

2.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

2.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 504

2.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 508

2.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 506

2.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 496

2.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C26 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation12** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		14
	Reason *<Rsn>*	[0..1]			14
{Or	**Code** *<Cd>*	[1..1]	CodeSet		14
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		14
	AdditionalInformation *<Addtllnf>*	[0..*]	Text		14

Constraints

• **StatusReasonRule**

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

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

2.4.2.7.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		219
	PostalAddress <*PstlAdr*>	[0..1]	±		219
	Identification <*Id*>	[0..1]	±		220
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C6	220
	ContactDetails <*CtctDtls*>	[0..1]	±		221

2.4.2.7.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

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

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

2.4.2.7.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 498

2.4.2.7.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

2.4.2.7.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

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

Datatype: "Max105Text" on page 508

2.4.2.8 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

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

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 208 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions *<DtldNbOfTxs>*	[1..1]	Text		208
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		208
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		208

2.4.3   TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

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

TransactionInformationAndStatus <TxInfAndSts> contains the following elements (see "PaymentTransaction130" on page 245 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	StatusIdentification <*StsId*>	[0..1]	Text		248
	OriginalGroupInformation <*OrgnlGrpInf*>	[0..1]	±		248
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		248
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		248
	OriginalTransactionIdentification <*OrgnlTxId*>	[0..1]	Text		248
	OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		248
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		249
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C26	249
	Originator <*Orgtr*>	[0..1]	±		249
	Reason <*Rsn*>	[0..1]			250
{Or	Code <*Cd*>	[1..1]	CodeSet		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		250
	ChargesInformation <*ChrgsInf*>	[0..*]	±		250
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		251
	EffectiveInterbankSettlementDate <*FctvIntrBkSttlmDt*>	[0..1]	±		251
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		251
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		251
	InstructingAgent <*InstgAgt*>	[0..1]	±		251
	InstructedAgent <*InstdAgt*>	[0..1]	±		252
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]			252
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C7	254
	Amount <*Amt*>	[0..1]	±		254
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		255
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		255
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		255
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		255
	SettlementInformation <*SttlmInf*>	[0..1]		C15, C16, C21, C22, C23, C24,	256

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
				C29, C30	
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		258
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	258
	ClearingSystem *<ClrSys>*	[0..1]			259
{Or	Code *<Cd>*	[1..1]	CodeSet		259
Or}	Proprietary *<Prtry>*	[1..1]	Text		259
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		259
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	260
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		260
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	261
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		261
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	262
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		262
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		263
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		263
	RemittanceInformation *<RmtInf>*	[0..1]	±		264
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		264
	Debtor *<Dbtr>*	[0..1]	±		264
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	264
	DebtorAgent *<DbtrAgt>*	[0..1]	±		265
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	265
	CreditorAgent *<CdtrAgt>*	[0..1]	±		266
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	266
	Creditor *<Cdtr>*	[0..1]	±		267
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	267
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		268
	Purpose *<Purp>*	[0..1]	±		268
	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	269

2.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

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 DRAFT1pacs.003.001.09 FIToFICustomerDirectDebitV09

3.1 MessageDefinition Functionality

Scope

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

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

Usage

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

The FIToFICustomerDirectDebit message does not allow for grouping.

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

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

Outline

The FIToFICustomerDirectDebitV09 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. DirectDebitTransactionInformation

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

C. SupplementaryData

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

3.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFICstmrDrctDbt>	[1..1]		C12, C16, C20, C26, C29, C32, C33, C35	
	GroupHeader *<GrpHdr>*	[1..1]	±	C31	25
	DirectDebitTransactionInformation *<DrctDbtTxInf>*	[1..*]		C8, C17, C18, C19, C21, C22, C23, C24, C25, C7, C36, C37	26
	PaymentIdentification *<PmtId>*	[1..1]	±	C34	30
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		31
	InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	C1, C10	32
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		32
	SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		32
	SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			32
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		33
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		33
	InstructedAmount *<InstdAmt>*	[0..1]	Amount	C2, C11	33
	ExchangeRate *<XchgRate>*	[0..1]	Rate		33
	ChargeBearer *<ChrgBr>*	[1..1]	CodeSet		34
	ChargesInformation *<ChrgsInf>*	[0..*]	±		34
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		34
	DirectDebitTransaction *<DrctDbtTx>*	[0..1]	±		35
	Creditor *<Cdtr>*	[1..1]	±		35
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C15, C14	35
	CreditorAgent *<CdtrAgt>*	[1..1]	±		36
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C15, C14	36

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		37
	InitiatingParty <*InitgPty*>	[0..1]	±		37
	InstructingAgent <*InstgAgt*>	[0..1]	±		38
	InstructedAgent <*InstdAgt*>	[0..1]	±		38
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		38
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C15, C14	38
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		39
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C15, C14	39
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		40
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C15, C14	40
	Debtor <*Dbtr*>	[1..1]	±		41
	DebtorAccount <*DbtrAcct*>	[1..1]	±	C15, C14	41
	DebtorAgent <*DbtrAgt*>	[1..1]	±		42
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C15, C14	42
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		43
	Purpose <*Purp*>	[0..1]	±		43
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		44
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		44
	RemittanceInformation <*RmtInf*>	[0..1]	±		45
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	45
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	45

3.3   Constraints

C1   ActiveCurrency

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

C2   ActiveOrHistoricCurrency

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

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

C3 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C5 AnyBIC

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

C6 BICFI

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

C7 ChargesAmountGuideline

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

C8 ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 GroupHeaderInterbankSettlementDateRule

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

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

This constraint is defined at the MessageDefinition level.

C13 IBAN

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

C14   **IdentificationAndProxyGuideline**

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

C15   **IdentificationOrProxyPresenceRule**

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

C16   **InstructedAgentRule**

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

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

This constraint is defined at the MessageDefinition level.

C17   **InstructedAmountAndExchangeRate1Rule**

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

C18   **InstructedAmountAndExchangeRate2Rule**

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

C19   **InstructedAmountAndExchangeRate3Rule**

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

C20   **InstructingAgentRule**

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

```
On Condition
    /GroupHeader/InstructingAgent is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InstructingAgent Must be absent
```

This constraint is defined at the MessageDefinition level.

C21   **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C22   **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C23   **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C24   **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C25   **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C26 PaymentTypeInformationRule

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

```
On Condition
    /GroupHeader/PaymentTypeInformation is present
Following Must be True
    /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be
absent
```

This constraint is defined at the MessageDefinition level.

C27 SettlementMethodAgentRule

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

C28 SettlementMethodClearingRule

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

C29 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C30 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.

C31 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C32 TotalInterbankSettlementAmountAndSumRule

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

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum
of /DirectDebitTransactionInformation/InterbankSettlementAmount'
```

This constraint is defined at the MessageDefinition level.

C33 TotalInterbankSettlementAmountRule

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

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency
```

This constraint is defined at the MessageDefinition level.

C34 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C35 TransactionInterbankSettlementDateRule

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

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

This constraint is defined at the MessageDefinition level.

C36 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C37 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C31 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader98" on page 172 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		173
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		173
	Authorisation *<Authstn>*	[0..2]	±		174
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		174
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		174
	ControlSum *<CtrlSum>*	[0..1]	Quantity		174
	TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>*	[0..1]	Amount	C1, C10	174
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		175
	SettlementInformation *<SttlmInf>*	[1..1]		C27, C28	175
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		176
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	176
	ClearingSystem *<ClrSys>*	[0..1]			177
{Or	Code *<Cd>*	[1..1]	CodeSet		177
Or}	Proprietary *<Prtry>*	[1..1]	Text		177
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		177
	InstructingAgent *<InstgAgt>*	[0..1]	±		178
	InstructedAgent *<InstdAgt>*	[0..1]	±		178

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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

3.4.2   DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

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

Impacted by: C8 "ChargesInformationAndInstructedAmountRule", C17 "InstructedAmountAndExchangeRate1Rule", C18 "InstructedAmountAndExchangeRate2Rule", C19 "InstructedAmountAndExchangeRate3Rule", C21 "IntermediaryAgent1AccountRule", C22 "IntermediaryAgent2AccountRule", C23 "IntermediaryAgent2Rule", C24

"IntermediaryAgent3AccountRule", C25 "IntermediaryAgent3Rule", C7 "ChargesAmountGuideline", C36 "UltimateCreditorGuideline", C37 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following
DirectDebitTransactionInformation29 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±	C34	30
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		31
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	C1, C10	32
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		32
	SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		32
	SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			32
	DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		33
	CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		33
	InstructedAmount <*InstdAmt*>	[0..1]	Amount	C2, C11	33
	ExchangeRate <*XchgRate*>	[0..1]	Rate		33
	ChargeBearer <*ChrgBr*>	[1..1]	CodeSet		34
	ChargesInformation <*ChrgsInf*>	[0..*]	±		34
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		34
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]	±		35
	Creditor <*Cdtr*>	[1..1]	±		35
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C15, C14	35
	CreditorAgent <*CdtrAgt*>	[1..1]	±		36
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C15, C14	36
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		37
	InitiatingParty <*InitgPty*>	[0..1]	±		37
	InstructingAgent <*InstgAgt*>	[0..1]	±		38
	InstructedAgent <*InstdAgt*>	[0..1]	±		38
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		38
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C15, C14	38
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		39
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C15, C14	39
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		40
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C15, C14	40

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Debtor *<Dbtr>*	[1..1]	±		41
	DebtorAccount *<DbtrAcct>*	[1..1]	±	C15, C14	41
	DebtorAgent *<DbtrAgt>*	[1..1]	±		42
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C15, C14	42
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		43
	Purpose *<Purp>*	[0..1]	±		43
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		44
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		44
	RemittanceInformation *<RmtInf>*	[0..1]	±		45
	SupplementaryData *<SplmtryData>*	[0..*]	±	C30	45

Constraints

- **ChargesAmountGuideline**

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

- **ChargesInformationAndInstructedAmountRule**

  If ChargesInformation is present, then InstructedAmount must be present.

  ```
  On Condition
      /ChargesInformation[*]/Amount is present
  Following Must be True
      /InstructedAmount Must be present
  ```

- **InstructedAmountAndExchangeRate1Rule**

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

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

- **InstructedAmountAndExchangeRate2Rule**

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

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

- **InstructedAmountAndExchangeRate3Rule**

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

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

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

3.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: C34 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 154 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		154
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		154
	TransactionIdentification *<TxId>*	[0..1]	Text		155
	UETR *<UETR>*	[0..1]	IdentifierSet		155
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		155

Constraints

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

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

3.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 423 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		424
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		424
	ServiceLevel *<SvcLvl>*	[0..*]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	LocalInstrument *<LclInstrm>*	[0..1]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	SequenceType *<SeqTp>*	[0..1]	CodeSet		426
	CategoryPurpose *<CtgyPurp>*	[0..1]			426
{Or	Code *<Cd>*	[1..1]	CodeSet		426
Or}	Proprietary *<Prtry>*	[1..1]	Text		426

3.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

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

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

3.4.2.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

3.4.2.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

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

Datatype: "Priority3Code" on page 500

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

3.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		33
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		33

3.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 504

3.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 504

3.4.2.7 InstructedAmount <InstdAmt>

Presence: [0..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

3.4.2.8 ExchangeRate <XchgRate>

Presence: [0..1]

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

Datatype: "BaseOneRate" on page 506

3.4.2.9 ChargeBearer <ChrgBr>

Presence: [1..1]

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

Datatype: "ChargeBearerType1Code" on page 490

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

3.4.2.10 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

ChargesInformation <ChrgsInf> contains the following elements (see "Charges7" on page 128 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C7	128
	Agent *<Agt>*	[1..1]	±		128

3.4.2.11 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

3.4.2.12 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following elements (see "DirectDebitTransaction11" on page 132 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±	C2, C3	133
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		134
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		134
	PreNotificationDate <*PreNtfctnDt*>	[0..1]	Date		134

3.4.2.13 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		219
	PostalAddress <*PstlAdr*>	[0..1]	±		219
	Identification <*Id*>	[0..1]	±		220
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C6	220
	ContactDetails <*CtctDtls*>	[0..1]	±		221

3.4.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

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

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
```

3.4.2.15 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

3.4.2.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

3.4.2.17 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		219
	PostalAddress <*PstlAdr*>	[0..1]	±		219
	Identification <*Id*>	[0..1]	±		220
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C6	220
	ContactDetails <*CtctDtls*>	[0..1]	±		221

3.4.2.18 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		219
	PostalAddress <*PstlAdr*>	[0..1]	±		219
	Identification <*Id*>	[0..1]	±		220
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C6	220
	ContactDetails <*CtctDtls*>	[0..1]	±		221

3.4.2.19 InstructingAgent <InstgAgt>

Presence: [0..1]

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

3.4.2.20 InstructedAgent <InstdAgt>

Presence: [0..1]

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

3.4.2.21 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

3.4.2.22 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

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

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

3.4.2.23 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

3.4.2.24 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

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

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

3.4.2.25 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor agent and creditor agent.

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

3.4.2.26 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

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

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

3.4.2.27 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

3.4.2.28 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

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

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

3.4.2.29 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

3.4.2.30 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

3.4.2.31 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

3.4.2.32 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 201 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201

3.4.2.33 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		439
	Authority <Authrty>	[0..1]			439
	Name <Nm>	[0..1]	Text		439
	Country <Ctry>	[0..1]	CodeSet	C6	439
	Details <Dtls>	[0..*]			439
	Type <Tp>	[0..1]	Text		440
	Date <Dt>	[0..1]	Date		440
	Country <Ctry>	[0..1]	CodeSet	C6	440
	Code <Cd>	[0..1]	Text		440
	Amount <Amt>	[0..1]	Amount	C1, C7	440
	Information <Inf>	[0..*]	Text		441

3.4.2.34 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following elements (see "RemittanceLocation7" on page 441 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		441
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		441

3.4.2.35 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation21" on page 461 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		461
	Structured <*Strd*>	[0..*]	±		461

3.4.2.36 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		216
	Envelope <*Envlp*>	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

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

3.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		216
	Envelope <*Envlp*>	[1..1]	(External Schema)		216

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 DRAFT1pacs.004.001.11 PaymentReturnV11

4.1 MessageDefinition Functionality

Scope

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

Usage

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

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

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

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

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

Outline

The PaymentReturnV11 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

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

D. SupplementaryData

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

4.2 Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <PmtRtr>	[1..1]		C12, C14, C15, C16, C17, C21, C23, C33, C34, C35, C52, C57, C58, C59	
	GroupHeader *<GrpHdr>*	[1..1]	±	C8, C56, C13	54
	OriginalGroupInformation *<OrgnlGrpInf>*	[0..1]			56
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		56
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		56
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		57
	ReturnReasonInformation *<RtrRsnInf>*	[0..*]	±	C47	57
	TransactionInformation *<TxInf>*	[0..*]	±	C7, C45, C46	57
	SupplementaryData *<SplmtryData>*	[0..*]	±	C53	62

4.3 Constraints

C1   ActiveCurrency

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

C2   ActiveOrHistoricCurrency

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

C3   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C5   AnyBIC

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

C6   BICFI

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

C7   ChargesInformationAndReturnedInstructedAmountRule

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

C8   ControlSumAndGroupReturnRule

If GroupReturn is true, then ControlSum is not allowed.

C9   Country

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

C10   CurrencyAmount

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

Note: The decimal separator is a dot.

C11   CurrencyAmount

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

Note: The decimal separator is a dot.

C12   GroupHeaderInterbankSettlementDateRule

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

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

This constraint is defined at the MessageDefinition level.

C13   GroupReturnAndNumberOfTransactionsGuideline

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

C14   GroupReturnAndNumberOfTransactionsRule

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

```
On Condition
    /GroupHeader/GroupReturn is present
 And    /GroupHeader/GroupReturn is equal to value 'false'
Following Must be True
    /GroupHeader/NumberOfTransactions Must be equal to value 'Number
Occurrences TransactionInformation'
```

This constraint is defined at the MessageDefinition level.

C15   GroupReturnAndReturnReasonRule

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

```
On Condition
    /GroupHeader/GroupReturn is present
 And    /GroupHeader/GroupReturn is equal to value 'true'
 And    /OriginalGroupInformation/ReturnReasonInformation[*]/
AdditionalInformation[1] is present
Following Must be True
    /OriginalGroupInformation/ReturnReasonInformation[*]/Reason Must be
present
```

This constraint is defined at the MessageDefinition level.

C16   GroupReturnAndTransactionInformationNotPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C17   GroupReturnAndTransactionInformationPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C18   IBAN

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

C19   IdentificationAndProxyGuideline

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

C20   IdentificationOrProxyPresenceRule

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

C21   InstructedAgentRule

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

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

This constraint is defined at the MessageDefinition level.

C22   InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C23   InstructingAgentRule

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

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

This constraint is defined at the MessageDefinition level.

C24   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C25   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C26   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C27   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C28   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C29   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C30   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C31   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C32   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C33   NoCoverSettlementMethodRule

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

```
On Condition
    /GroupHeader/SettlementInformation is present
 And    /GroupHeader/SettlementInformation/SettlementMethod is equal to value
'CoverMethod'
Following Must be True
    substring(/OriginalGroupInformation/OriginalMessageNameIdentification,
1,8) Must be different from value 'pacs.003'
```

This constraint is defined at the MessageDefinition level.

C34   **OriginalGroupInformationRule**

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

```
On Condition
    /OriginalGroupInformation is present
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be absent
```

This constraint is defined at the MessageDefinition level.

C35   **PaymentTypeInformationRule**

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

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

This constraint is defined at the MessageDefinition level.

C36   **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C37   **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C38   **PreviousInstructingAgent1Guideline**

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

C39   **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C40   **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C41   **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C42   **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C43   **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C44   **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C45 **ReturnedInstructedAmountAndExchangeRate1Rule**

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

C46 **ReturnedInstructedAmountAndExchangeRate2Rule**

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

C47 **ReturnReasonRule**

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

C48 **SettlementMethodAgentRule**

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

C49 **SettlementMethodClearingRule**

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

C50 **SettlementMethodCoverAgentRule**

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

C51 **SettlementMethodCoverRule**

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

C52 **SupplementaryDataRule**

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

This constraint is defined at the MessageDefinition level.

C53 **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.

C54 **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C55 **ThirdReimbursementAgentRule**

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

C56 **TotalInterbankSettlementAmountAndDateRule**

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C57 **TotalReturnedInterbankSettlementAmountAndSumRule**

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

```
On Condition
    /GroupHeader/TotalReturnedInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalReturnedInterbankSettlementAmount Must be equal to
value 'sum of TransactionInformation/ReturnedInterbankSttlementAmount'
```

This constraint is defined at the MessageDefinition level.

C58 TotalReturnedInterbankSettlementAmountRule

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

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

This constraint is defined at the MessageDefinition level.

C59 TransactionInterbankSettlementDateRule

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

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

This constraint is defined at the MessageDefinition level.

C60 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C61 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C62 UnderlyingCustomerCreditTransferRule

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

4.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C8 "ControlSumAndGroupReturnRule", C56 "TotalInterbankSettlementAmountAndDateRule", C13 "GroupReturnAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following elements (see <u>"GroupHeader99" on page 160</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		162
	CreationDateTime <CreDtTm>	[1..1]	DateTime		162
	Authorisation <Authstn>	[0..2]	±		162
	BatchBooking <BtchBookg>	[0..1]	Indicator		163
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		163
	ControlSum <CtrlSum>	[0..1]	Quantity		163
	GroupReturn <GrpRtr>	[0..1]	Indicator		163
	TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	163
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		164
	SettlementInformation <SttlmInf>	[1..1]		C15, C16, C21, C22, C23, C24, C29, C30	164
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		166
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	167
	ClearingSystem <ClrSys>	[0..1]			167
{Or	Code <Cd>	[1..1]	CodeSet		168
Or}	Proprietary <Prtry>	[1..1]	Text		168
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		168
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	168
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		169
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	169
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		170
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	170
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		171
	InstructingAgent <InstgAgt>	[0..1]	±		172
	InstructedAgent <InstdAgt>	[0..1]	±		172

Constraints

- **ControlSumAndGroupReturnRule**

  If GroupReturn is true, then ControlSum is not allowed.

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

- **GroupReturnAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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

4.4.2   OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader18** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		56
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		56
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		57
	ReturnReasonInformation *<RtrRsnInf>*	[0..*]	±	C47	57

4.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

4.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 504

4.4.2.4 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: C47 "ReturnReasonRule"

ReturnReasonInformation <RtrRsnInf> contains the following elements (see "PaymentReturnReason6" on page 469 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		470
	Reason *<Rsn>*	[0..1]			470
{Or	Code *<Cd>*	[1..1]	CodeSet		471
Or}	Proprietary *<Prtry>*	[1..1]	Text		471
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		471

Constraints

- **ReturnReasonRule**

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

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

4.4.3   TransactionInformation <TxInf>

Presence: [0..*]

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

Impacted by: C7 "ChargesInformationAndReturnedInstructedAmountRule", C45 "ReturnedInstructedAmountAndExchangeRate1Rule", C46 "ReturnedInstructedAmountAndExchangeRate2Rule"

TransactionInformation <TxInf> contains the following elements (see "PaymentTransaction133" on page 378 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReturnIdentification <RtrId>	[0..1]	Text		382
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		383
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		383
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		383
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		383
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		383
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		384
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C1, C7	384
	OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>	[0..1]	Date		384
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		384
	ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	385
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		385
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		386
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			386
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		386
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		386
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		386
	ReturnedInstructedAmount <RtrdInstdAmt>	[0..1]	Amount	C1, C7	387
	ExchangeRate <XchgRate>	[0..1]	Rate		387
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C1, C7	387
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		388
	ChargesInformation <ChrgsInf>	[0..*]	±		388
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		389
	InstructingAgent <InstgAgt>	[0..1]	±		389
	InstructedAgent <InstdAgt>	[0..1]	±		389
	ReturnChain <RtrChain>	[0..1]		C25, C27, C30, C36, C39, C42	389
	UltimateDebtor <UltmtDbtr>	[0..1]	±		391

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Debtor <*Dbtr*>	[1..1]	±		391
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	392
	InitiatingParty <*InitgPty*>	[0..1]	±		392
	DebtorAgent <*DbtrAgt*>	[0..1]	±		393
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	393
	PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		394
	PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	C14, C13	394
	PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		395
	PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	C14, C13	395
	PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		395
	PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	C14, C13	396
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		396
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C14, C13	397
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		397
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C14, C13	398
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		398
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C14, C13	399
	CreditorAgent <*CdtrAgt*>	[0..1]	±		399
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C14, C13	400
	Creditor <*Cdtr*>	[1..1]	±		400
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	401
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		401
	ReturnReasonInformation <*RtrRsnInf*>	[0..*]	±	C47	401
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]		C62	402
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C7	404
	Amount <*Amt*>	[0..1]	±		405
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		405

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		405
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		405
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		405
	SettlementInformation *<SttlmInf>*	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	406
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		408
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	408
	ClearingSystem *<ClrSys>*	[0..1]			409
{Or	Code *<Cd>*	[1..1]	CodeSet		409
Or}	Proprietary *<Prtry>*	[1..1]	Text		409
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		409
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	410
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		410
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	411
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		411
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	412
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		412
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		413
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		413
	RemittanceInformation *<RmtInf>*	[0..1]	±		414
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		414
	Debtor *<Dbtr>*	[0..1]	±		414
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	414
	DebtorAgent *<DbtrAgt>*	[0..1]	±		415
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	415
	CreditorAgent *<CdtrAgt>*	[0..1]	±		416

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	416
	Creditor *<Cdtr>*	[0..1]	±		417
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	417
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		418
	Purpose *<Purp>*	[0..1]	±		418
	UnderlyingCustomerCreditTransfer *<UndrlygCstmrCdtTrf>*	[0..1]	±	C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	419
	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	422

Constraints

- **ChargesInformationAndReturnedInstructedAmountRule**

  If ChargesInformation is present, then ReturnedInstructedAmount must be present.

```
On Condition
    /ChargesInformation[1] is present
 And    /ChargesInformation[1]/Amount is present
Following Must be True
    /ReturnedInstructedAmount Must be present
```

- **ReturnedInstructedAmountAndExchangeRate1Rule**

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

```
On Condition
    /ReturnedInstructedAmount is present
 And    /ReturnedInstructedAmount/attribute::Currency is different from /
ReturnedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be present
```

- **ReturnedInstructedAmountAndExchangeRate2Rule**

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

```
On Condition
    /ReturnedInstructedAmount is present
 And    /ReturnedInstructedAmount/attribute::Currency is equal to /
ReturnedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

4.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C53 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

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 DRAFT1pacs.007.001.11 FIToFIPaymentReversalV11

5.1 MessageDefinition Functionality

Scope

The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The FIToFIPaymentReversal message is exchanged between agents to reverse a payment message that has been settled. The result will be a credit on the debtor account (when the reversed payment was a direct debit) or a debit on the creditor account (when the reversed payment was a credit transfer).

The FIToFIPaymentReversal message may or may not be the follow-up of a payment message.

The FIToFIPaymentReversal message refers to the original payment message by means of references only or by means of references and a set of elements from the original instruction.

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

Outline

The FIToFIPaymentReversalV11 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

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

D. SupplementaryData

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

5.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtRvsl>	[1..1]		C12, C14, C15, C16, C17, C21, C23, C25, C26, C33, C38, C39, C40	
	GroupHeader <*GrpHdr*>	[1..1]	±	C8, C37, C13	69
	OriginalGroupInformation <*OrgnlGrpInf*>	[0..1]			71
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		71
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		71
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		72
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		72
	TransactionInformation <*TxInf*>	[0..*]	±	C7, C27, C28	72
	SupplementaryData <*SplmtryData*>	[0..*]	±	C34	75

5.3   Constraints

C1   ActiveCurrency

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

C2   ActiveOrHistoricCurrency

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

C3   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C5 AnyBIC

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

C6 BICFI

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

C7 ChargesInformationAndReversedInstructedAmountRule

If ChargesInformation is present, then ReversedInstructedAmount must be present.

C8 ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

C11 CurrencyAmount

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

Note: The decimal separator is a dot.

C12 GroupHeaderInterbankSettlementDateRule

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

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

This constraint is defined at the MessageDefinition level.

C13 GroupReversalAndNumberOfTransactionsGuideline

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

C14 GroupReversalAndNumberOfTransactionsRule

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

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'false'
Following Must be True
    /GroupHeader/NumberOfTransactions Must be equal to value 'Number
Occurrences TransactionInformation'
```

This constraint is defined at the MessageDefinition level.

C15 GroupReversalAndReasonRule

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/
ReversalReasonInformation/Reason must present.

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /OriginalGroupInformation/ReversalReasonInformation[1] Must be present
 And    /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be
present
```

This constraint is defined at the MessageDefinition level.

C16 GroupReversalAndTransactionInformationNotPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C17 GroupReversalAndTransactionInformationPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C18 IBAN

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

C19 IdentificationAndProxyGuideline

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

C20 IdentificationOrProxyPresenceRule

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

C21 InstructedAgentRule

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

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

This constraint is defined at the MessageDefinition level.

C22 **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C23 **InstructingAgentRule**

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

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

This constraint is defined at the MessageDefinition level.

C24 **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C25 **NoCoverSettlementMethodRule**

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

```
On Condition
    /GroupHeader/SettlementInformation is present
 And    /GroupHeader/SettlementInformation/SettlementMethod is equal to value
'CoverMethod'
Following Must be True
    substring(/OriginalGroupInformation/OriginalMessageNameIdentification,
1,8) Must be different from value 'pacs.003'
```

This constraint is defined at the MessageDefinition level.

C26 **OriginalGroupInformationRule**

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

```
On Condition
    /OriginalGroupInformation is present
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be absent
```

This constraint is defined at the MessageDefinition level.

C27 **ReversedInstructedAmountAndExchangeRate1Rule**

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

C28 **ReversedInstructedAmountAndExchangeRate2Rule**

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

C29 **SettlementMethodAgentRule**

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

C30 **SettlementMethodClearingRule**

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

C31 **SettlementMethodCoverAgentRule**

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

C32 **SettlementMethodCoverRule**

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

C33 **SupplementaryDataRule**

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

This constraint is defined at the MessageDefinition level.

C34 **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.

C35 **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C36 **ThirdReimbursementAgentRule**

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

C37 **TotalInterbankSettlementAmountAndDateRule**

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C38 **TotalReversedInterbankSettlementAmountAndSumRule**

GroupHeader/TotalReversedInterbankSettlementAmount must equal the sum of all individual TransactionInformation/ReversedInterbankSettlementAmount when present.

```
On Condition
    /GroupHeader/TotalReversedInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalReversedInterbankSettlementAmount Must be equal to
value 'sum of TransactionInformation/ReversedInterbankSttlementAmount'
```

This constraint is defined at the MessageDefinition level.

C39 **TotalReversedInterbankSettlementAmountRule**

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

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

This constraint is defined at the MessageDefinition level.

C40   TransactionInterbankSettlementDateRule

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

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

This constraint is defined at the MessageDefinition level.

5.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C8 "ControlSumAndGroupReversalRule", C37 "TotalInterbankSettlementAmountAndDateRule", C13 "GroupReversalAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader97" on page 179 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		180
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		180
	Authorisation <*Authstn*>	[0..2]	±		180
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		181
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		181
	ControlSum <*CtrlSum*>	[0..1]	Quantity		181
	GroupReversal <*GrpRvsl*>	[0..1]	Indicator		181
	TotalReversedInterbankSettlementAmount <*TtlRvsdIntrBkSttlmAmt*>	[0..1]	Amount	C1, C10	181
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		182
	SettlementInformation <*SttlmInf*>	[1..1]		C15, C16, C21, C22, C23, C24, C29, C30	182
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		184
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	185
	ClearingSystem <*ClrSys*>	[0..1]			185
{Or	Code <*Cd*>	[1..1]	CodeSet		186
Or}	Proprietary <*Prtry*>	[1..1]	Text		186
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		186
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	186
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		187
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	187
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		188
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	188
	InstructingAgent <*InstgAgt*>	[0..1]	±		189
	InstructedAgent <*InstdAgt*>	[0..1]	±		189

Constraints

- **ControlSumAndGroupReversalRule**

  If GroupReversal is true, then ControlSum is not allowed.

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

- **GroupReversalAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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

5.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader16** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		71
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		71
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		72
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		72

5.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

5.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

5.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 504

5.4.2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 471 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		471
	Reason *<Rsn>*	[0..1]			472
{Or	Code *<Cd>*	[1..1]	CodeSet		472
Or}	Proprietary *<Prtry>*	[1..1]	Text		472
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		472

5.4.3 TransactionInformation <TxInf>

Presence: [0..*]

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

Impacted by: C7 "ChargesInformationAndReversedInstructedAmountRule", C27 "ReversedInstructedAmountAndExchangeRate1Rule", C28 "ReversedInstructedAmountAndExchangeRate2Rule"

TransactionInformation <TxInf> contains the following elements (see "PaymentTransaction135" on page 352 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReversalIdentification <RvslId>	[0..1]	Text		355
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		355
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		356
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		356
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		356
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		356
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		356
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C1, C7	356
	ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	357
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		357
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		357
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			358
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		358
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		358
	ReversedInstructedAmount <RvsdInstdAmt>	[0..1]	Amount	C1, C7	358
	ExchangeRate <XchgRate>	[0..1]	Rate		359
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C1, C7	359
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		359
	ChargesInformation <ChrgsInf>	[0..*]	±		360
	InstructingAgent <InstgAgt>	[0..1]	±		360
	InstructedAgent <InstdAgt>	[0..1]	±		360
	ReversalReasonInformation <RvslRsnInf>	[0..*]	±		361
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			361
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	363
	Amount <Amt>	[0..1]	±		363
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		364
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		364
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		364
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		364

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SettlementInformation *<SttlmInf>*	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	365
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		367
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	367
	ClearingSystem *<ClrSys>*	[0..1]			368
{Or	Code *<Cd>*	[1..1]	CodeSet		368
Or}	Proprietary *<Prtry>*	[1..1]	Text		368
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		368
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	369
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		369
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	370
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		370
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	371
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		371
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		372
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		372
	RemittanceInformation *<RmtInf>*	[0..1]	±		373
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		373
	Debtor *<Dbtr>*	[0..1]	±		373
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	373
	DebtorAgent *<DbtrAgt>*	[0..1]	±		374
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	374
	CreditorAgent *<CdtrAgt>*	[0..1]	±		375
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	375
	Creditor *<Cdtr>*	[0..1]	±		376
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	376

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		377
	Purpose *<Purp>*	[0..1]	±		377
	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	378

Constraints

- **ChargesInformationAndReversedInstructedAmountRule**

  If ChargesInformation is present, then ReversedInstructedAmount must be present.

  ```
  On Condition
      /ChargesInformation[1] is present
   And    /ChargesInformation[1]/Amount is present
  Following Must be True
      /ReversedInstructedAmount Must be present
  ```

- **ReversedInstructedAmountAndExchangeRate1Rule**

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

  ```
  On Condition
      /ReversedInstructedAmount is present
   And    /ReversedInstructedAmount/attribute::Currency is different from /
  ReversedInterbankSettlementAmount/attribute::Currency
  Following Must be True
      /ExchangeRate Must be present
  ```

- **ReversedInstructedAmountAndExchangeRate2Rule**

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

  ```
  On Condition
      /ReversedInstructedAmount is present
   And    /ReversedInstructedAmount/attribute::Currency is equal to /
  ReversedInterbankSettlementAmount/attribute::Currency
  Following Must be True
      /ExchangeRate Must be absent
  ```

5.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C34 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

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 DRAFT1pacs.008.001.10 FIToFICustomerCreditTransferV10

6.1 MessageDefinition Functionality

Scope

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.

Usage

The FIToFICustomerCreditTransfer message is exchanged between agents and can contain one or more customer credit transfer instructions.

The FIToFICustomerCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

The FIToFICustomerCreditTransfer message can be used in different ways:

- If the instructing agent and the instructed agent wish to use their direct account relationship in the currency of the transfer then the message contains both the funds for the customer transfer(s) as well as the payment details;

- If the instructing agent and the instructed agent have no direct account relationship in the currency of the transfer, or do not wish to use their account relationship, then other (reimbursement) agents will be involved to cover for the customer transfer(s). The FIToFICustomerCreditTransfer contains only the payment details and the instructing agent must cover the customer transfer by sending a FinancialInstitutionCreditTransfer to a reimbursement agent. This payment method is called the Cover method;

- If more than two financial institutions are involved in the payment chain and if the FIToFICustomerCreditTransfer is sent from one financial institution to the next financial institution in the payment chain, then the payment method is called the Serial method.

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

Outline

The FIToFICustomerCreditTransferV10 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

6.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFICstmrCdtTrf>	[1..1]		C12, C16, C21, C29, C30, C41, C46, C47, C49	
	GroupHeader *<GrpHdr>*	[1..1]	±	C45	83
	CreditTransferTransactionInformation *<CdtTrfTxInf>*	[1..*]	±	C5, C7, C17, C18, C19, C23, C24, C25, C26, C27, C28, C31, C33, C34, C35, C36, C6, C8, C32, C50, C51	85
	SupplementaryData *<SplmtryData>*	[0..*]	±	C42	90

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 **ChargeBearerAndChargesInformationRule**

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

C6 **ChargesAmountGuideline**

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

C7 **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

C8 **ChargesInformationGuideline**

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

C9 **Country**

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

C10 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C11 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C12 **GroupHeaderInterbankSettlementDateRule**

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

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

This constraint is defined at the MessageDefinition level.

C13 **IBAN**

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

C14   IdentificationAndProxyGuideline

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

C15   IdentificationOrProxyPresenceRule

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

C16   InstructedAgentRule

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

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

This constraint is defined at the MessageDefinition level.

C17   InstructedAmountAndExchangeRate1Rule

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

C18   InstructedAmountAndExchangeRate2Rule

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

C19   InstructedAmountAndExchangeRate3Rule

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

C20   InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C21   InstructingAgentRule

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

```
On Condition
    /GroupHeader/InstructingAgent is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InstructingAgent Must be absent
```

This constraint is defined at the MessageDefinition level.

C22   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C23   InstructionForCreditorAgentRule

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

C24   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C25   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C26   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C27   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C28   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29   NumberOfTransactionsAndCreditTransfersRule

GroupHeader/NumberOfTransactions must equal the number of occurrences of
CreditTransferTransactionInformation.

```
Following Must be True
    /GroupHeader/NumberOfTransactions Must be equal to value 'number of
occurrences of CreditTransferTransactionInformation'
```

This constraint is defined at the MessageDefinition level.

C30   PaymentTypeInformationRule

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

```
On Condition
    /GroupHeader/PaymentTypeInformation is present
Following Must be True
    /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be
absent
```

This constraint is defined at the MessageDefinition level.

C31   PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be
present.

C32   PreviousInstructingAgent1Guideline

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

C33   PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be
present.

C34   PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C35   PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be
present.

C36   PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C37   SettlementMethodAgentRule

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

C38   SettlementMethodClearingRule

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

C39   SettlementMethodCoverAgentRule

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

C40   SettlementMethodCoverRule

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

C41   SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C42   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.

C43   ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C44   ThirdReimbursementAgentRule

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

C45   TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C46   TotalInterbankSettlementAmountAndSumRule

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

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum
of /CreditTransferTransactionInformation/InterbankSettlementAmount'
```

This constraint is defined at the MessageDefinition level.

C47   TotalInterbankSettlementAmountRule

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

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency
```

This constraint is defined at the MessageDefinition level.

C48 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C49 TransactionInterbankSettlementDateRule

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

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

This constraint is defined at the MessageDefinition level.

C50 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C51 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

6.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C45 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following elements (see <u>"GroupHeader96" on page 190</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		192
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		192
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		192
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		192
	ControlSum <*CtrlSum*>	[0..1]	Quantity		192
	TotalInterbankSettlementAmount <*TtlIntrBkSttlmAmt*>	[0..1]	Amount	C1, C10	192
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		193
	SettlementInformation <*SttlmInf*>	[1..1]		C15, C16, C21, C22, C23, C24, C29, C30	193
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		195
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	196
	ClearingSystem <*ClrSys*>	[0..1]			196
{Or	Code <*Cd*>	[1..1]	CodeSet		197
Or}	Proprietary <*Prtry*>	[1..1]	Text		197
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		197
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	197
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		198
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	198
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		199
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	199
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		200
	InstructingAgent <*InstgAgt*>	[0..1]	±		201
	InstructedAgent <*InstdAgt*>	[0..1]	±		201

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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

6.4.2   CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: C5 "ChargeBearerAndChargesInformationRule", C7 "ChargesInformationAndInstructedAmountRule", C17 "InstructedAmountAndExchangeRate1Rule", C18 "InstructedAmountAndExchangeRate2Rule", C19 "InstructedAmountAndExchangeRate3Rule", C23 "InstructionForCreditorAgentRule", C24 "IntermediaryAgent1AccountRule", C25 "IntermediaryAgent2AccountRule", C26 "IntermediaryAgent2Rule", C27 "IntermediaryAgent3AccountRule", C28 "IntermediaryAgent3Rule", C31 "PreviousInstructingAgent1AccountRule", C33 "PreviousInstructingAgent2AccountRule", C34 "PreviousInstructingAgent2Rule", C35 "PreviousInstructingAgent3AccountRule", C36 "PreviousInstructingAgent3Rule", C6 "ChargesAmountGuideline", C8 "ChargesInformationGuideline", C32 "PreviousInstructingAgent1Guideline", C50 "UltimateCreditorGuideline", C51 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following elements (see "CreditTransferTransaction50" on page 327 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±	C34	332
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		333
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	C1, C10	333
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		334
	SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		334
	SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			334
	DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		334
	CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		334
	SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		335
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		335
	PoolingAdjustmentDate <*PoolgAdjstmntDt*>	[0..1]	Date		335
	InstructedAmount <*InstdAmt*>	[0..1]	Amount	C1, C7	335
	ExchangeRate <*XchgRate*>	[0..1]	Rate		336
	ChargeBearer <*ChrgBr*>	[1..1]	CodeSet		336
	ChargesInformation <*ChrgsInf*>	[0..*]	±		336
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		336
	PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		337
	PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	C14, C13	337
	PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		338
	PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	C14, C13	338
	PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		339
	PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	C14, C13	339
	InstructingAgent <*InstgAgt*>	[0..1]	±		340
	InstructedAgent <*InstdAgt*>	[0..1]	±		340
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		341
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C14, C13	341
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		341
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C14, C13	342

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		342
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C14, C13	343
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		343
	InitiatingParty <*InitgPty*>	[0..1]	±		344
	Debtor <*Dbtr*>	[1..1]	±		344
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	344
	DebtorAgent <*DbtrAgt*>	[1..1]	±		345
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	345
	CreditorAgent <*CdtrAgt*>	[1..1]	±		346
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C14, C13	346
	Creditor <*Cdtr*>	[1..1]	±		347
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	347
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		348
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		348
	InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			349
	Code <*Cd*>	[0..1]	CodeSet		349
	InstructionInformation <*InstrInf*>	[0..1]	Text		349
	Purpose <*Purp*>	[0..1]	±		349
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		350
	Tax <*Tax*>	[0..1]	±		350
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		351
	RemittanceInformation <*RmtInf*>	[0..1]	±		351
	SupplementaryData <*SplmtryData*>	[0..*]	±	C28	351

Constraints

- **ChargeBearerAndChargesInformationRule**

  If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

  If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

```
On Condition
    /ChargeBearer is equal to value 'BorneByCreditor'
Following Must be True
    /ChargesInformation[1] Must be present
```

- **ChargesAmountGuideline**

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

- **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

```
On Condition
    /ChargesInformation[1] is present
 And    /ChargesInformation[*]/Amount is present
Following Must be True
    /InstructedAmount Must be present
```

- **ChargesInformationGuideline**

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

- **InstructedAmountAndExchangeRate1Rule**

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

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

- **InstructedAmountAndExchangeRate2Rule**

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

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

- **InstructedAmountAndExchangeRate3Rule**

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

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

- **InstructionForCreditorAgentRule**

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

```
On Condition
    /InstructionForCreditorAgent[*]/Code is within DataType <<Code>>
ValidationRulePayCreditorByCheque1Code
```

```
Following Must be True
    /CreditorAccount Must be absent
```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent1 is absent
Following Must be True
    /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
    /PreviousInstructingAgent2 is absent
Following Must be True
    /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

6.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C42 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

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 DRAFT1pacs.009.001.10 FinancialInstitutionCreditTransferV10

7.1 MessageDefinition Functionality

Scope

The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system.

It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.

Usage

The FinancialInstitutionCreditTransfer message is exchanged between agents and can contain one or more credit transfer instructions where debtor and creditor are both financial institutions.

The FinancialInstitutionCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

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

Outline

The FinancialInstitutionCreditTransferV10 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

7.2 Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <FICdtTrf>	[1..1]		C10, C14, C16, C29, C46, C51, C52, C54	
	GroupHeader *<GrpHdr>*	[1..1]	±	C50	97
	CreditTransferTransactionInformation *<CdtTrfTxInf>*	[1..*]	±	C6, C9, C18, C20, C21, C23, C25, C27, C30, C34, C36, C38, C40, C32, C55, C57	99
	SupplementaryData *<SplmtryData>*	[0..*]	±	C47	103

7.3 Constraints

C1   ActiveCurrency

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

C2   ActiveOrHistoricCurrency

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

C3   AnyBIC

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

C4   BICFI

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

C5 **Country**

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

C6 **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

C7 **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 **DebtorAgentAccountRule**

If DebtorAgentAccount is present, then DebtorAgent must be present.

C10 **GroupHeaderInterbankSettlementDateRule**

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

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

This constraint is defined at the MessageDefinition level.

C11 **IBAN**

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

C12 **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.

C13 **IdentificationOrProxyPresenceRule**

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

C14 **InstructedAgentRule**

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

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

This constraint is defined at the MessageDefinition level.

C15   InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C16   InstructingAgentRule

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

```
On Condition
    /GroupHeader/InstructingAgent is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InstructingAgent Must be absent
```

This constraint is defined at the MessageDefinition level.

C17   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C18   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C19   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C20   IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C21   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C22   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C23   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C24   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C25   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C26   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C27   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C28   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29 PaymentTypeInformationRule

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

```
On Condition
    /GroupHeader/PaymentTypeInformation is present
Following Must be True
    /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be
absent
```

This constraint is defined at the MessageDefinition level.

C30 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be
present.

C31 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be
present.

C32 PreviousInstructingAgent1Guideline

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

C33 PreviousInstructingAgent1Guideline

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

C34 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be
present.

C35 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be
present.

C36 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C37 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C38 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be
present.

C39 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be
present.

C40 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C41 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C42 SettlementMethodAgentRule

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

C43 SettlementMethodClearingRule

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

C44 SettlementMethodCoverAgentRule

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

C45 SettlementMethodCoverRule

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

C46 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C47 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.

C48 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C49 ThirdReimbursementAgentRule

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

C50 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C51 TotalInterbankSettlementAmountAndSumRule

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

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum
of /CreditTransferTransactionInformation/InterbankSettlementAmount'
```

This constraint is defined at the MessageDefinition level.

C52 **TotalInterbankSettlementAmountRule**

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

```
On Condition
    /GroupHeader/TotalInterbankSettlementAmount is present
Following Must be True
    /CreditTransferTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency
```

This constraint is defined at the MessageDefinition level.

C53 **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

C54 **TransactionInterbankSettlementDateRule**

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

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

This constraint is defined at the MessageDefinition level.

C55 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C56 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C57 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

C58 **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   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C50 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following elements (see <u>"GroupHeader96" on page 190</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		192
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		192
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		192
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		192
	ControlSum <*CtrlSum*>	[0..1]	Quantity		192
	TotalInterbankSettlementAmount <*TtlIntrBkSttlmAmt*>	[0..1]	Amount	C1, C10	192
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		193
	SettlementInformation <*SttlmInf*>	[1..1]		C15, C16, C21, C22, C23, C24, C29, C30	193
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		195
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	196
	ClearingSystem <*ClrSys*>	[0..1]			196
{Or	Code <*Cd*>	[1..1]	CodeSet		197
Or}	Proprietary <*Prtry*>	[1..1]	Text		197
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		197
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	197
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		198
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	198
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		199
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	199
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		200
	InstructingAgent <*InstgAgt*>	[0..1]	±		201
	InstructedAgent <*InstdAgt*>	[0..1]	±		201

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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

7.4.2   CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: C6 "CreditorAgentAccountRule", C9 "DebtorAgentAccountRule", C18 "IntermediaryAgent1AccountRule", C20 "IntermediaryAgent1Rule", C21 "IntermediaryAgent2AccountRule", C23 "IntermediaryAgent2Rule", C25 "IntermediaryAgent3AccountRule", C27 "IntermediaryAgent3Rule", C30 "PreviousInstructingAgent1AccountRule", C34 "PreviousInstructingAgent2AccountRule", C36 "PreviousInstructingAgent2Rule", C38 "PreviousInstructingAgent3AccountRule", C40 "PreviousInstructingAgent3Rule", C32 "PreviousInstructingAgent1Guideline", C55 "UltimateCreditorGuideline", C57 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following elements (see "CreditTransferTransaction56" on page 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]	±	C34	273
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		274
	InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	C1, C10	274
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		275
	SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		275
	SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			275
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		275
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		275
	SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		276
	PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		276
	PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	C14, C13	276
	PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		277
	PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	C14, C13	277
	PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		278
	PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	C14, C13	278
	InstructingAgent *<InstgAgt>*	[0..1]	±		279
	InstructedAgent *<InstdAgt>*	[0..1]	±		279
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		279
	IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	C14, C13	280
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		280
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	C14, C13	281
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		281
	IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	C14, C13	282
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		282
	Debtor *<Dbtr>*	[1..1]	±		283
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	283
	DebtorAgent *<DbtrAgt>*	[0..1]	±		284

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	284
	CreditorAgent *<CdtrAgt>*	[0..1]	±		284
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	285
	Creditor *<Cdtr>*	[1..1]	±		285
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	286
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		286
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		287
	InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			287
	Code *<Cd>*	[0..1]	CodeSet		287
	InstructionInformation *<InstrInf>*	[0..1]	Text		288
	Purpose *<Purp>*	[0..1]	±		288
	RemittanceInformation *<RmtInf>*	[0..1]	±		288
	UnderlyingCustomerCreditTransfer *<UndrlygCstmrCdtTrf>*	[0..1]	±	C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	288
Or	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	291

Constraints

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  ```
  On Condition
      /CreditorAgent is absent
  Following Must be True
      /CreditorAgentAccount Must be absent
  ```

- **DebtorAgentAccountRule**

  If DebtorAgentAccount is present, then DebtorAgent must be present.

  ```
  On Condition
      /DebtorAgent is absent
  Following Must be True
      /DebtorAgentAccount Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

  ```
  On Condition
      /IntermediaryAgent1 is present
  Following Must be True
      /CreditorAgent Must be present
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent1 is absent
  Following Must be True
      /PreviousInstructingAgent1Account Must be absent
  ```

- **PreviousInstructingAgent1Guideline**

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

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  Following Must be True
      /PreviousInstructingAgent2Account Must be absent
  ```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

7.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C47 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

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 DRAFT1pacs.010.001.05 FinancialInstitutionDirectDebitV05

8.1 MessageDefinition Functionality

Scope:

The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to one or more creditor(s), where both debtor and creditor are financial institutions.

Usage:

The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.

Outline

The FinancialInstitutionDirectDebitV05 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Common characteristics for all individual transactions included in the message.

B. CreditInstruction

Characteristics that apply to the credit side of the payment transaction(s) included in the message.

C. SupplementaryData

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

8.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIDrctDbt>	[1..1]		C18	
	GroupHeader *<GrpHdr>*	[1..1]	±		108
	CreditInstruction *<CdtInstr>*	[1..*]	±	C5, C10, C11, C12, C13, C14, C15, C16, C17, C20, C21, C23	108
	SupplementaryData *<SplmtryData>*	[0..*]	±	C19	112

8.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 BICFI

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

C4 Country

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

C5 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C6 CurrencyAmount

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

Note: The decimal separator is a dot.

C7   IBAN

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

C8   IdentificationAndProxyGuideline

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

C9   IdentificationOrProxyPresenceRule

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

C10   InterbankSettlementDateRule

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

C11   IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C12   IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C13   IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C14   IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C15   IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C16   IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17   PaymentTypeInformationRule

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

C18   SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C19   SupplementaryDataRule

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

C20   TotalInterbankSettlementAmountAndSumRule

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

C21 **TotalInterbankSettlementAmountRule**

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

C22 **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

C23 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C24 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

8.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Common characteristics for all individual transactions included in the message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader92" on page 202 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		202
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		203
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		203
	ControlSum <*CtrlSum*>	[0..1]	Quantity		203
	InstructingAgent <*InstgAgt*>	[0..1]	±		203
	InstructedAgent <*InstdAgt*>	[0..1]	±		203

8.4.2 CreditInstruction <CdtInstr>

Presence: [1..*]

Definition: Characteristics that apply to the credit side of the payment transaction(s) included in the message.

Impacted by: C5 "CreditorAgentAccountRule", C10 "InterbankSettlementDateRule", C11 "IntermediaryAgent1AccountRule", C12 "IntermediaryAgent1Rule", C13 "IntermediaryAgent2AccountRule", C14 "IntermediaryAgent2Rule", C15 "IntermediaryAgent3AccountRule", C16 "IntermediaryAgent3Rule", C17 "PaymentTypeInformationRule", C20 "TotalInterbankSettlementAmountAndSumRule", C21 "TotalInterbankSettlementAmountRule", C23 "UltimateCreditorGuideline"

CreditInstruction <CdtInstr> contains the following elements (see "CreditTransferTransaction53" on page 292 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditIdentification <CdtId>	[1..1]	Text		296
	BatchBooking <BtchBookg>	[0..1]	Indicator		296
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		296
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	297
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		297
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			297
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		297
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		297
	InstructingAgent <InstgAgt>	[0..1]	±		298
	InstructedAgent <InstdAgt>	[0..1]	±		298
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		298
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C14, C13	298
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		299
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C14, C13	299
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		300
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C14, C13	300
	CreditorAgent <CdtrAgt>	[0..1]	±		301
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	301
	Creditor <Cdtr>	[1..1]	±		302
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	302
	UltimateCreditor <UltmtCdtr>	[0..1]	±		303
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		303
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C24	304
	PaymentIdentification <PmtId>	[1..1]	±	C34	304
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		305
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	305
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		306
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		306

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			306
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		306
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		307
	SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		307
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		307
	Debtor *<Dbtr>*	[1..1]	±		307
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	308
	DebtorAgent *<DbtrAgt>*	[0..1]	±		308
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	309
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		309
	Purpose *<Purp>*	[0..1]	±		309
	RemittanceInformation *<RmtInf>*	[0..1]	±		310
	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	310

Constraints

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  ```
  On Condition
      /CreditorAgent is absent
  Following Must be True
      /CreditorAgentAccount Must be absent
  ```

- **InterbankSettlementDateRule**

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

  ```
  On Condition
      /InterbankSettlementDate is present
  Following Must be True
      /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

  ```
  On Condition
      /IntermediaryAgent1 is present
  ```

```
Following Must be True
    /CreditorAgent Must be present
```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

- **PaymentTypeInformationRule**

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

```
On Condition
    /PaymentTypeInformation is present
Following Must be True
    /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **TotalInterbankSettlementAmountAndSumRule**

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

```
On Condition
    /TotalInterbankSettlementAmount is present
Following Must be True
    /TotalInterbankSettlementAmount Must be equal to value 'sum of /
DirectDebitTransactionInformation[*]/InterbankSettlementAmount'
```

- **TotalInterbankSettlementAmountRule**

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

```
On Condition
    /TotalInterbankSettlementAmount is present
Following Must be True
    /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
```

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

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

8.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C19 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

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   DRAFT1pacs.028.001.05 FIToFIPaymentStatusRequestV05

9.1   MessageDefinition Functionality

Scope

The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.

Usage

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

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

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

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

Outline

The FIToFIPaymentStatusRequestV05 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

Information concerning the original transaction, to which the status request message refers.

D. SupplementaryData

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

9.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtStsReq>	[1..1]		C13, C14, C15, C20	
	GroupHeader <*GrpHdr*>	[1..1]	±		116
	OriginalGroupInformation <*OrgnlGrpInf*>	[0..*]	±		117
	TransactionInformation <*TxInf*>	[0..*]	±		117
	SupplementaryData <*SplmtryData*>	[0..*]	±	C21	119

9.3 Constraints

C1   ActiveOrHistoricCurrency

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

C2   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4   AnyBIC

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

C5   BICFI

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

C6   Country

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

C7   CurrencyAmount

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

Note: The decimal separator is a dot.

C8 **IBAN**

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

C9 **IdentificationAndProxyGuideline**

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

C10 **IdentificationOrProxyPresenceRule**

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

C11 **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C12 **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C13 **OriginalGroupInformationAbsenceRule**

If OriginalGroupInformation is absent, then

TransactionInformation[*]/OriginalGroupInformation must be present.

```
On Condition
    /OriginalGroupInformation[*] is absent
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be present
```

This constraint is defined at the MessageDefinition level.

C14 **OriginalGroupInformationMultiplePresenceRule**

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

```
On Condition
    /OriginalGroupInformation[2] is present
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be present
```

This constraint is defined at the MessageDefinition level.

C15 **OriginalGroupInformationSinglePresenceRule**

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

```
On Condition
    /OriginalGroupInformation[1] is present
 And   /OriginalGroupInformation[2] is absent
Following Must be True
    /TransactionInformation[*]/OriginalGroupInformation Must be absent
```

This constraint is defined at the MessageDefinition level.

C16 **SettlementMethodAgentRule**

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

C17 **SettlementMethodClearingRule**

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

C18 **SettlementMethodCoverAgentRule**

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

C19 **SettlementMethodCoverRule**

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

C20 **SupplementaryDataRule**

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

This constraint is defined at the MessageDefinition level.

C21 **SupplementaryDataRule**

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

C22 **ThirdReimbursementAgentAccountRule**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C23 **ThirdReimbursementAgentRule**

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

9.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

9.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader91" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		204
	CreationDateTime <CreDtTm>	[1..1]	DateTime		204
	InstructingAgent <InstgAgt>	[0..1]	±		204
	InstructedAgent <InstdAgt>	[0..1]	±		204

9.4.2   OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..*]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation27" on page 209 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		209
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		209
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		209
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		209
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		209

9.4.3   TransactionInformation <TxInf>

Presence: [0..*]

Definition: Information concerning the original transaction, to which the status request message refers.

TransactionInformation <TxInf> contains the following elements (see "PaymentTransaction131" on page 224 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusRequestIdentification <StsReqId>	[0..1]	Text		226
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		226
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		227
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		227
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		227
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		227
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		227
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		227
	InstructingAgent <InstgAgt>	[0..1]	±		228
	InstructedAgent <InstdAgt>	[0..1]	±		228
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			228
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	230
	Amount <Amt>	[0..1]	±		230
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		231
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		231
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		231
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		231
	SettlementInformation <SttlmInf>	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	232
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		234
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	234
	ClearingSystem <ClrSys>	[0..1]			235
{Or	Code <Cd>	[1..1]	CodeSet		235
Or}	Proprietary <Prtry>	[1..1]	Text		235
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		235
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	236
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		236

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	237
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		237
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	238
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		238
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		239
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		239
	RemittanceInformation <*RmtInf*>	[0..1]	±		240
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		240
	Debtor <*Dbtr*>	[0..1]	±		240
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	240
	DebtorAgent <*DbtrAgt*>	[0..1]	±		241
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	241
	CreditorAgent <*CdtrAgt*>	[0..1]	±		242
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C14, C13	242
	Creditor <*Cdtr*>	[0..1]	±		243
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	243
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		244
	Purpose <*Purp*>	[0..1]	±		244
	SupplementaryData <*SplmtryData*>	[0..*]	±	C28	245

9.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C21 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		216
	Envelope <*Envlp*>	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

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

10   Message Items Types

10.1   MessageComponents

10.1.1   Account

10.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		121
Or}	Proprietary *<Prtry>*	[1..1]	Text		121

10.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 493

10.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
   ```

10.1.1.2.1 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 125 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C12	125
Or}	Other <Othr>	[1..1]	±		126

10.1.1.2.2 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 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		121
Or}	Proprietary <Prtry>	[1..1]	Text		121

10.1.1.2.3 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: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 489

Constraints

- **ActiveOrHistoricCurrency**

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

10.1.1.2.4 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 510

10.1.1.2.5 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 124 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			124
{Or	Code *<Cd>*	[1..1]	CodeSet		125
Or}	Proprietary *<Prtry>*	[1..1]	Text		125
	Identification *<Id>*	[1..1]	Text		125

10.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		123
	SchemeName *<SchmeNm>*	[0..1]			124
{Or	Code *<Cd>*	[1..1]	CodeSet		124
Or}	Proprietary *<Prtry>*	[1..1]	Text		124
	Issuer *<Issr>*	[0..1]	Text		124

10.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 509

10.1.1.3.2 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		124
Or}	Proprietary <*Prtry*>	[1..1]	Text		124

10.1.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 492

10.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 510

10.1.1.4 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			124
{Or	Code <*Cd*>	[1..1]	CodeSet		125
Or}	Proprietary <*Prtry*>	[1..1]	Text		125
	Identification <*Id*>	[1..1]	Text		125

10.1.1.4.1 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		125
Or}	Proprietary *<Prtry>*	[1..1]	Text		125

10.1.1.4.1.1 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 496

10.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.1.4.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 509

10.1.2   Account Identification

10.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C12	125
Or}	Other *<Othr>*	[1..1]	±		126

10.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Impacted by: C12 "IBAN"

Datatype: "IBAN2007Identifier" on page 505

Constraints

- **IBAN**

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

10.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see "GenericAccountIdentification1" on page 123 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		123
	SchemeName *<SchmeNm>*	[0..1]			124
{Or	Code *<Cd>*	[1..1]	CodeSet		124
Or}	Proprietary *<Prtry>*	[1..1]	Text		124
	Issuer *<Issr>*	[0..1]	Text		124

10.1.3   Amount

10.1.3.1 AmountType4Choice

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C1, C7	126
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			127
	Amount *<Amt>*	[1..1]	Amount	C1, C7	127
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	127

10.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

EquivalentAmount <EqvtAmt> contains the following **EquivalentAmount2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C7	127
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	127

10.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.

Usage: The first agent will convert the equivalent amount into the amount to be moved.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 489

Constraints

- **ActiveOrHistoricCurrency**

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

10.1.4 Charge

10.1.4.1 Charges7

Definition: Provides information on the charges related to the payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C7	128
	Agent *<Agt>*	[1..1]	±		128

10.1.4.1.1 Amount <Amt>

Presence: [1..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.4.1.2 Agent <Agt>

Presence: [1..1]

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

Agent <Agt> contains the following elements (see <u>"BranchAndFinancialInstitutionIdentification6" on page 151</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.5   Date Period

10.1.5.1 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		129
	ToDate *<ToDt>*	[1..1]	Date		129

10.1.5.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: <u>"ISODate" on page 503</u>

10.1.5.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: <u>"ISODate" on page 503</u>

10.1.6   Date Time

10.1.6.1 DateAndDateTime2Choice

Definition: Choice between a date or a date and time format.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		129
Or}	DateTime *<DtTm>*	[1..1]	DateTime		130

10.1.6.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: <u>"ISODate" on page 503</u>

10.1.6.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 504

10.1.7   Direct Debit

10.1.7.1 CreditTransferMandateData1

Definition: Provides further details related to a credit transfer mandate signed between the creditor and the debtor.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		130
	Type *<Tp>*	[0..1]	±		130
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		131
	DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		131
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		131
	FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		131
	FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		131
	Frequency *<Frqcy>*	[0..1]	±		132
	Reason *<Rsn>*	[0..1]			132
{Or	Code *<Cd>*	[1..1]	CodeSet		132
Or}	Proprietary *<Prtry>*	[1..1]	Text		132

10.1.7.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.7.1.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "MandateTypeInformation2" on page 156 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			156
{Or	Code <Cd>	[1..1]	CodeSet		156
Or}	Proprietary <Prtry>	[1..1]	Text		157
	LocalInstrument <LclInstrm>	[0..1]			157
{Or	Code <Cd>	[1..1]	CodeSet		157
Or}	Proprietary <Prtry>	[1..1]	Text		157
	CategoryPurpose <CtgyPurp>	[0..1]			157
{Or	Code <Cd>	[1..1]	CodeSet		157
Or}	Proprietary <Prtry>	[1..1]	Text		158
	Classification <Clssfctn>	[0..1]	±		158

10.1.7.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the credit transfer mandate has been signed by the debtor.

Datatype: "ISODate" on page 503

10.1.7.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

Definition: Date on which the credit transfer mandate has been verified.

Datatype: "ISODateTime" on page 504

10.1.7.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max10KBinary" on page 488

10.1.7.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

Definition: Date of the first payment of a recurrent credit transfer as per the mandate.

Datatype: "ISODate" on page 503

10.1.7.1.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

Definition: Date of the final payment of a recurrent credit transfer as per the mandate.

Datatype: "ISODate" on page 503

10.1.7.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which credit transfer instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 205 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		206
Or	Period <Prd>	[1..1]			206
	Type <Tp>	[1..1]	CodeSet		207
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		207
Or}	PointInTime <PtInTm>	[1..1]			207
	Type <Tp>	[1..1]	CodeSet		207
	PointInTime <PtInTm>	[1..1]	Text		208

10.1.7.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the setup of the credit transfer mandate.

Usage:

The reason will allow the user to distinguish between different mandates for the same creditor.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		132
Or}	Proprietary <Prtry>	[1..1]	Text		132

10.1.7.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 495

10.1.7.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 510

10.1.7.2 DirectDebitTransaction11

Definition: Provides further specific details on the direct debit transaction and the related mandate.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±	C2, C3	133
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		134
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		134
	PreNotificationDate <*PreNtfctnDt*>	[0..1]	Date		134

10.1.7.2.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "MandateRelatedInformation15" on page 134 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		135
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		135
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		135
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]	±		136
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		136
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		136
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		137
	Frequency <*Frqcy*>	[0..1]	±		137
	Reason <*Rsn*>	[0..1]			137
{Or	Code <*Cd*>	[1..1]	CodeSet		137
Or}	Proprietary <*Prtry*>	[1..1]	Text		137
	TrackingDays <*TrckgDays*>	[0..1]	Text		138

Constraints

- **AmendmentIndicatorFalseRule**

   If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

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

- **AmendmentIndicatorTrueRule**

   If AmendmentIndicator is true, then AmendementInformationDetails must be present.

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

10.1.7.2.2 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		219
	PostalAddress <*PstlAdr*>	[0..1]	±		219
	Identification <*Id*>	[0..1]	±		220
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C6	220
	ContactDetails <*CtctDtls*>	[0..1]	±		221

10.1.7.2.3 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 510

10.1.7.2.4 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.7.3 MandateRelatedInformation15

Definition: Provides further details related to a direct debit mandate signed between the creditor and the debtor.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		135
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		135
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		135
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]	±		136
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		136
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		136
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		137
	Frequency *<Frqcy>*	[0..1]	±		137
	Reason *<Rsn>*	[0..1]			137
{Or	Code *<Cd>*	[1..1]	CodeSet		137
Or}	Proprietary *<Prtry>*	[1..1]	Text		137
	TrackingDays *<TrckgDays>*	[0..1]	Text		138

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

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

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

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

10.1.7.3.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.7.3.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.7.3.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 506):

- *Meaning When True:* True

- *Meaning When False:* False

10.1.7.3.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following elements (see "AmendmentInformationDetails14" on page 139 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		140
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		140
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		141
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	C14, C13	141
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		141
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	C14, C13	142
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		142
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	C14, C13	143
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		143
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		143
	OriginalReason *<OrgnlRsn>*	[0..1]			144
{Or	Code *<Cd>*	[1..1]	CodeSet		144
Or}	Proprietary *<Prtry>*	[1..1]	Text		144
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		144

10.1.7.3.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 507

10.1.7.3.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.7.3.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.7.3.8 Frequency <Frqcy>

Presence: [0..1]

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

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 205 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		206
Or	Period *<Prd>*	[1..1]			206
	Type *<Tp>*	[1..1]	CodeSet		207
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		207
Or}	PointInTime *<PtInTm>*	[1..1]			207
	Type *<Tp>*	[1..1]	CodeSet		207
	PointInTime *<PtInTm>*	[1..1]	Text		208

10.1.7.3.9 Reason <Rsn>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		137
Or}	Proprietary *<Prtry>*	[1..1]	Text		137

10.1.7.3.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 495

10.1.7.3.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 510

10.1.7.3.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 507

10.1.7.4 MandateRelatedData2Choice

Definition: Choice of mandate related information.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate *<DrctDbtMndt>*	[0..1]	±	C2, C3	138
Or}	CreditTransferMandate *<CdtTrfMndt>*	[0..1]	±		139

10.1.7.4.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

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

DirectDebitMandate <DrctDbtMndt> contains the following elements (see "MandateRelatedInformation15" on page 134 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		135
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		135
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		135
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]	±		136
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		136
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		136
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		137
	Frequency *<Frqcy>*	[0..1]	±		137
	Reason *<Rsn>*	[0..1]			137
{Or	Code *<Cd>*	[1..1]	CodeSet		137
Or}	Proprietary *<Prtry>*	[1..1]	Text		137
	TrackingDays *<TrckgDays>*	[0..1]	Text		138

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

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

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

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

10.1.7.4.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 130 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		130
	Type *<Tp>*	[0..1]	±		130
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		131
	DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		131
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		131
	FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		131
	FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		131
	Frequency *<Frqcy>*	[0..1]	±		132
	Reason *<Rsn>*	[0..1]			132
{Or	Code *<Cd>*	[1..1]	CodeSet		132
Or}	Proprietary *<Prtry>*	[1..1]	Text		132

10.1.7.5 AmendmentInformationDetails14

Definition: Provides further details on the list of direct debit mandate elements that have been modified when the amendment indicator has been set.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		140
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		140
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		141
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±	C14, C13	141
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		141
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±	C14, C13	142
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		142
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±	C14, C13	143
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		143
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		143
	OriginalReason <*OrgnlRsn*>	[0..1]			144
{Or	Code <*Cd*>	[1..1]	CodeSet		144
Or}	Proprietary <*Prtry*>	[1..1]	Text		144
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		144

10.1.7.5.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.7.5.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		219
	PostalAddress <*PstlAdr*>	[0..1]	±		219
	Identification <*Id*>	[0..1]	±		220
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C6	220
	ContactDetails <*CtctDtls*>	[0..1]	±		221

10.1.7.5.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.7.5.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

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

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.7.5.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		219
	PostalAddress *<PstlAdr>*	[0..1]	±		219
	Identification *<Id>*	[0..1]	±		220
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C6	220
	ContactDetails *<CtctDtls>*	[0..1]	±		221

10.1.7.5.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

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

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.7.5.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.7.5.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

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

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.7.5.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 503

10.1.7.5.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 205 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		206
Or	Period <Prd>	[1..1]			206
	Type <Tp>	[1..1]	CodeSet		207
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		207
Or}	PointInTime <PtInTm>	[1..1]			207
	Type <Tp>	[1..1]	CodeSet		207
	PointInTime <PtInTm>	[1..1]	Text		208

10.1.7.5.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		144
Or}	Proprietary <Prtry>	[1..1]	Text		144

10.1.7.5.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 495

10.1.7.5.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 510

10.1.7.5.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 507

10.1.8   Document

10.1.8.1 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]			145
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			145
{Or	Code <*Cd*>	[1..1]	CodeSet		145
Or}	Proprietary <*Prtry*>	[1..1]	Text		146
	Issuer <*Issr*>	[0..1]	Text		146
	Reference <*Ref*>	[0..1]	Text		146

10.1.8.1.1 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]			145
{Or	Code <*Cd*>	[1..1]	CodeSet		145
Or}	Proprietary <*Prtry*>	[1..1]	Text		146
	Issuer <*Issr*>	[0..1]	Text		146

10.1.8.1.1.1 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		145
Or}	Proprietary <*Prtry*>	[1..1]	Text		146

10.1.8.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 491

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.

10.1.8.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.8.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 510

10.1.8.1.2 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 510

10.1.9   Financial Institution Identification

10.1.9.1 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]	±		147
	MemberIdentification *<MmbId>*	[1..1]	Text		147

10.1.9.1.1 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 472 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		472
Or}	Proprietary *<Prtry>*	[1..1]	Text		472

10.1.9.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 510

10.1.9.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C5	147
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		148
	LEI *<LEI>*	[0..1]	IdentifierSet		148
	Name *<Nm>*	[0..1]	Text		148
	PostalAddress *<PstlAdr>*	[0..1]	±		148
	Other *<Othr>*	[0..1]	±		149

10.1.9.2.1 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: C5 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 504

Constraints

- **BICFI**

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

10.1.9.2.2 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbId> contains the following elements (see "ClearingSystemMemberIdentification2" on page 146 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		147
	MemberIdentification *<MmbId>*	[1..1]	Text		147

10.1.9.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 505

10.1.9.2.4 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 508

10.1.9.2.5 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 434 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	±		436
	Department <Dept>	[0..1]	Text		436
	SubDepartment <SubDept>	[0..1]	Text		436
	StreetName <StrtNm>	[0..1]	Text		436
	BuildingNumber <BldgNb>	[0..1]	Text		436
	BuildingName <BldgNm>	[0..1]	Text		437
	Floor <Flr>	[0..1]	Text		437
	PostBox <PstBx>	[0..1]	Text		437
	Room <Room>	[0..1]	Text		437
	PostCode <PstCd>	[0..1]	Text		437
	TownName <TwnNm>	[0..1]	Text		437
	TownLocationName <TwnLctnNm>	[0..1]	Text		437
	DistrictName <DstrctNm>	[0..1]	Text		437
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		438
	Country <Ctry>	[0..1]	CodeSet	C6	438
	AddressLine <AdrLine>	[0..7]	Text		438

10.1.9.2.6 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 152 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		152
	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

10.1.9.3 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		150
	LEI *<LEI>*	[0..1]	IdentifierSet		150
	Name *<Nm>*	[0..1]	Text		150
	PostalAddress *<PstlAdr>*	[0..1]	±		150

10.1.9.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.9.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 505

10.1.9.3.3 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 508

10.1.9.3.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 434 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			435
{Or	Code <Cd>	[1..1]	CodeSet		435
Or}	Proprietary <Prtry>	[1..1]	±		436
	Department <Dept>	[0..1]	Text		436
	SubDepartment <SubDept>	[0..1]	Text		436
	StreetName <StrtNm>	[0..1]	Text		436
	BuildingNumber <BldgNb>	[0..1]	Text		436
	BuildingName <BldgNm>	[0..1]	Text		437
	Floor <Flr>	[0..1]	Text		437
	PostBox <PstBx>	[0..1]	Text		437
	Room <Room>	[0..1]	Text		437
	PostCode <PstCd>	[0..1]	Text		437
	TownName <TwnNm>	[0..1]	Text		437
	TownLocationName <TwnLctnNm>	[0..1]	Text		437
	DistrictName <DstrctNm>	[0..1]	Text		437
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		438
	Country <Ctry>	[0..1]	CodeSet	C6	438
	AddressLine <AdrLine>	[0..7]	Text		438

10.1.9.4 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]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.9.4.1 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 147 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C5	147
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		148
	LEI <*LEI*>	[0..1]	IdentifierSet		148
	Name <*Nm*>	[0..1]	Text		148
	PostalAddress <*PstlAdr*>	[0..1]	±		148
	Other <*Othr*>	[0..1]	±		149

10.1.9.4.2 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 150 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	Text		150
	LEI <*LEI*>	[0..1]	IdentifierSet		150
	Name <*Nm*>	[0..1]	Text		150
	PostalAddress <*PstlAdr*>	[0..1]	±		150

10.1.9.5 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		152
	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

10.1.9.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 510

10.1.9.5.2 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		153
Or}	Proprietary *<Prtry>*	[1..1]	Text		153

10.1.9.5.2.1 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 494

10.1.9.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.9.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 510

10.1.10   Identification Information

10.1.10.1 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		153
	Issuer *<Issr>*	[1..1]	Text		154
	SchemeName *<SchmeNm>*	[0..1]	Text		154

10.1.10.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 507

10.1.10.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 510

10.1.10.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 510

10.1.10.2 PaymentIdentification13

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		154
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		154
	TransactionIdentification *<TxId>*	[0..1]	Text		155
	UETR *<UETR>*	[0..1]	IdentifierSet		155
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		155

Constraints

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

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

10.1.10.2.1 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 510

10.1.10.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

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

Datatype: "Max35Text" on page 510

10.1.10.2.3 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 510

10.1.10.2.4 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 505

10.1.10.2.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.11   Mandate

10.1.11.1 MandateClassification1Choice

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		155
Or}	Proprietary *<Prtry>*	[1..1]	Text		156

10.1.11.1.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "MandateClassification1Code" on page 499

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

10.1.11.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.11.2 MandateTypeInformation2

Definition: Set of elements used to further detail the information related to the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ServiceLevel <*SvcLvl*>	[0..1]			156
{Or	Code <*Cd*>	[1..1]	CodeSet		156
Or}	Proprietary <*Prtry*>	[1..1]	Text		157
	LocalInstrument <*LclInstrm*>	[0..1]			157
{Or	Code <*Cd*>	[1..1]	CodeSet		157
Or}	Proprietary <*Prtry*>	[1..1]	Text		157
	CategoryPurpose <*CtgyPurp*>	[0..1]			157
{Or	Code <*Cd*>	[1..1]	CodeSet		157
Or}	Proprietary <*Prtry*>	[1..1]	Text		158
	Classification <*Clssfctn*>	[0..1]	±		158

10.1.11.2.1 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the mandate resides.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		156
Or}	Proprietary <*Prtry*>	[1..1]	Text		157

10.1.11.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 497

10.1.11.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 510

10.1.11.2.2 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		157
Or}	Proprietary *<Prtry>*	[1..1]	Text		157

10.1.11.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 495

10.1.11.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 510

10.1.11.2.3 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the mandate based on a set of pre-defined categories.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		157
Or}	Proprietary *<Prtry>*	[1..1]	Text		158

10.1.11.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 493

10.1.11.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.11.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see "MandateClassification1Choice" on page 155 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		155
Or}	Proprietary *<Prtry>*	[1..1]	Text		156

10.1.12   Miscellaneous

10.1.12.1 RemittanceInformation2

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		158

10.1.12.1.1 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: "Max140Text" on page 508

10.1.12.2 GroupHeader101

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		159
	CreationDateTime <CreDtTm>	[1..1]	DateTime		159
	InstructingAgent <InstgAgt>	[0..1]	±		159
	InstructedAgent <InstdAgt>	[0..1]	±		159
	OriginalBusinessQuery <OrgnlBizQry>	[0..1]	±		160

10.1.12.2.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 510

10.1.12.2.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.2.3 InstructingAgent <InstgAgt>

Presence: [0..1]

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

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.12.2.4 InstructedAgent <InstdAgt>

Presence: [0..1]

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

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.12.2.5 OriginalBusinessQuery <OrgnlBizQry>

Presence: [0..1]

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

OriginalBusinessQuery <OrgnlBizQry> contains the following elements (see "OriginalBusinessQuery1" on page 202 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		202
	MessageNameIdentification <MsgNmId>	[0..1]	Text		202
	CreationDateTime <CreDtTm>	[0..1]	DateTime		202

10.1.12.3 GroupHeader99

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		162
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		162
	Authorisation *<Authstn>*	[0..2]	±		162
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		163
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		163
	ControlSum *<CtrlSum>*	[0..1]	Quantity		163
	GroupReturn *<GrpRtr>*	[0..1]	Indicator		163
	TotalReturnedInterbankSettlementAmount *<TtlRtrdIntrBkSttlmAmt>*	[0..1]	Amount	C1, C10	163
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		164
	SettlementInformation *<SttlmInf>*	[1..1]		C15, C16, C21, C22, C23, C24, C29, C30	164
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		166
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	167
	ClearingSystem *<ClrSys>*	[0..1]			167
{Or	Code *<Cd>*	[1..1]	CodeSet		168
Or}	Proprietary *<Prtry>*	[1..1]	Text		168
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		168
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	168
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		169
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	169
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		170
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	170
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		171
	InstructingAgent *<InstgAgt>*	[0..1]	±		172
	InstructedAgent *<InstdAgt>*	[0..1]	±		172

Constraints

- **ControlSumAndGroupReturnRule**

  If GroupReturn is true, then ControlSum is not allowed.

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

- **GroupReturnAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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

10.1.12.3.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 510

10.1.12.3.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.3.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 215 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		215
Or}	Proprietary *<Prtry>*	[1..1]	Text		216

10.1.12.3.4 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 506):

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

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

10.1.12.3.5 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 508

10.1.12.3.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 506

10.1.12.3.7 GroupReturn <GrpRtr>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 506):

- *Meaning When True:* True

- *Meaning When False:* False

10.1.12.3.8 TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

    Note: The decimal separator is a dot.

10.1.12.3.9 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.12.3.10 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C21 "SettlementMethodAgentRule", C22 "SettlementMethodClearingRule", C23 "SettlementMethodCoverAgentRule", C24 "SettlementMethodCoverRule", C29 "ThirdReimbursementAgentAccountRule", C30 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		166
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	167
	ClearingSystem <*ClrSys*>	[0..1]			167
{Or	Code <*Cd*>	[1..1]	CodeSet		168
Or}	Proprietary <*Prtry*>	[1..1]	Text		168
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		168
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	168
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		169
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	169
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		170
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	170

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

```
On Condition
    /InstructedReimbursementAgent is absent
Following Must be True
    /InstructedReimbursementAgentAccount Must be absent
```

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

```
On Condition
    /InstructingReimbursementAgent is absent
Following Must be True
    /InstructingReimbursementAgentAccount Must be absent
```

- **SettlementMethodAgentRule**

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

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

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

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

10.1.12.3.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 502

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

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

10.1.12.3.10.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

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

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
```

10.1.12.3.10.3 ClearingSystem <ClrSys>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		168
Or}	Proprietary *<Prtry>*	[1..1]	Text		168

10.1.12.3.10.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCashClearingSystem1Code" on page 493

10.1.12.3.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.12.3.10.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

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

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

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.3.10.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

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

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.12.3.10.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

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

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

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

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.12.3.10.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

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

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.12.3.10.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

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

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

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.3.10.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

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

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

10.1.12.3.11 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 426 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		427
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		427
	ServiceLevel <SvcLvl>	[0..*]			427
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428
	LocalInstrument <LclInstrm>	[0..1]			428
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428
	CategoryPurpose <CtgyPurp>	[0..1]			428
{Or	Code <Cd>	[1..1]	CodeSet		429
Or}	Proprietary <Prtry>	[1..1]	Text		429

10.1.12.3.12 InstructingAgent <InstgAgt>

Presence: [0..1]

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

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.3.13 InstructedAgent <InstdAgt>

Presence: [0..1]

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

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.4 GroupHeader98

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

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		173
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		173
	Authorisation *<Authstn>*	[0..2]	±		174
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		174
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		174
	ControlSum *<CtrlSum>*	[0..1]	Quantity		174
	TotalInterbankSettlementAmount *<TtlIntrBkSttlmAmt>*	[0..1]	Amount	C1, C10	174
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		175
	SettlementInformation *<SttlmInf>*	[1..1]		C27, C28	175
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		176
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	176
	ClearingSystem *<ClrSys>*	[0..1]			177
{Or	Code *<Cd>*	[1..1]	CodeSet		177
Or}	Proprietary *<Prtry>*	[1..1]	Text		177
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		177
	InstructingAgent *<InstgAgt>*	[0..1]	±		178
	InstructedAgent *<InstdAgt>*	[0..1]	±		178

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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

10.1.12.4.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 510

10.1.12.4.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.4.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 215 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		215
Or}	Proprietary <*Prtry*>	[1..1]	Text		216

10.1.12.4.4 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 506):

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

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

10.1.12.4.5 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 508

10.1.12.4.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 506

10.1.12.4.7 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.12.4.8 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.12.4.9 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C27 "SettlementMethodAgentRule", C28 "SettlementMethodClearingRule"

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		176
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	176
	ClearingSystem *<ClrSys>*	[0..1]			177
{Or	Code *<Cd>*	[1..1]	CodeSet		177
Or}	Proprietary *<Prtry>*	[1..1]	Text		177

Constraints

- **SettlementMethodAgentRule**

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

```
On Condition
    /SettlementMethod is equal to value 'InstructingAgent'
  Or   /SettlementMethod is equal to value 'InstructedAgent'
```

```
Following Must be True
    /ClearingSystem Must be absent
```

- **SettlementMethodClearingRule**

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

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

10.1.12.4.9.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod2Code" on page 502

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

10.1.12.4.9.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

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

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.12.4.9.3 ClearingSystem <ClrSys>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		177
Or}	Proprietary *<Prtry>*	[1..1]	Text		177

10.1.12.4.9.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCashClearingSystem1Code" on page 493

10.1.12.4.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.12.4.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 423 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		424
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		424
	ServiceLevel *<SvcLvl>*	[0..*]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	LocalInstrument *<LclInstrm>*	[0..1]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	SequenceType *<SeqTp>*	[0..1]	CodeSet		426
	CategoryPurpose *<CtgyPurp>*	[0..1]			426
{Or	Code *<Cd>*	[1..1]	CodeSet		426
Or}	Proprietary *<Prtry>*	[1..1]	Text		426

10.1.12.4.11 InstructingAgent <InstgAgt>

Presence: [0..1]

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.4.12 InstructedAgent <InstdAgt>

Presence: [0..1]

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.5 GroupHeader97

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		180
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		180
	Authorisation *<Authstn>*	[0..2]	±		180
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		181
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		181
	ControlSum *<CtrlSum>*	[0..1]	Quantity		181
	GroupReversal *<GrpRvsl>*	[0..1]	Indicator		181
	TotalReversedInterbankSettlementAmount *<TtlRvsdIntrBkSttlmAmt>*	[0..1]	Amount	C1, C10	181
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		182
	SettlementInformation *<SttlmInf>*	[1..1]		C15, C16, C21, C22, C23, C24, C29, C30	182
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		184
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	185
	ClearingSystem *<ClrSys>*	[0..1]			185
{Or	Code *<Cd>*	[1..1]	CodeSet		186
Or}	Proprietary *<Prtry>*	[1..1]	Text		186
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		186
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	186
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		187
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	187
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		188
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	188
	InstructingAgent *<InstgAgt>*	[0..1]	±		189
	InstructedAgent *<InstdAgt>*	[0..1]	±		189

Constraints

- **ControlSumAndGroupReversalRule**

  If GroupReversal is true, then ControlSum is not allowed.

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

- **GroupReversalAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

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

10.1.12.5.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 510

10.1.12.5.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.5.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 215 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		215
Or}	Proprietary *<Prtry>*	[1..1]	Text		216

10.1.12.5.4 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 506):

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

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

10.1.12.5.5 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 508

10.1.12.5.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 506

10.1.12.5.7 GroupReversal <GrpRvsl>

Presence: [0..1]

Definition: Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 506):

- *Meaning When True:* True

- *Meaning When False:* False

10.1.12.5.8 TotalReversedInterbankSettlementAmount <TtlRvsdIntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.12.5.9 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.12.5.10 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C21 "SettlementMethodAgentRule", C22 "SettlementMethodClearingRule", C23 "SettlementMethodCoverAgentRule", C24 "SettlementMethodCoverRule", C29 "ThirdReimbursementAgentAccountRule", C30 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		184
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	185
	ClearingSystem <*ClrSys*>	[0..1]			185
{Or	Code <*Cd*>	[1..1]	CodeSet		186
Or}	Proprietary <*Prtry*>	[1..1]	Text		186
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		186
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	186
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		187
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	187
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		188
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	188

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

```
On Condition
    /InstructedReimbursementAgent is absent
Following Must be True
    /InstructedReimbursementAgentAccount Must be absent
```

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

```
On Condition
    /InstructingReimbursementAgent is absent
Following Must be True
    /InstructingReimbursementAgentAccount Must be absent
```

- **SettlementMethodAgentRule**

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

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

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

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

10.1.12.5.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 502

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

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

10.1.12.5.10.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

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

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.12.5.10.3 ClearingSystem <ClrSys>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		186
Or}	Proprietary *<Prtry>*	[1..1]	Text		186

10.1.12.5.10.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCashClearingSystem1Code" on page 493

10.1.12.5.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.12.5.10.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

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

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

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.5.10.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

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

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.12.5.10.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

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

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

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

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.5.10.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

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

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

10.1.12.5.10.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

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

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

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.12.5.10.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

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

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.12.5.11 InstructingAgent <InstgAgt>

Presence: [0..1]

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

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.5.12 InstructedAgent <InstdAgt>

Presence: [0..1]

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

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.12.6 GroupHeader96

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		192
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		192
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		192
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		192
	ControlSum <*CtrlSum*>	[0..1]	Quantity		192
	TotalInterbankSettlementAmount <*TtlIntrBkSttlmAmt*>	[0..1]	Amount	C1, C10	192
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		193
	SettlementInformation <*SttlmInf*>	[1..1]		C15, C16, C21, C22, C23, C24, C29, C30	193
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		195
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	196
	ClearingSystem <*ClrSys*>	[0..1]			196
{Or	Code <*Cd*>	[1..1]	CodeSet		197
Or}	Proprietary <*Prtry*>	[1..1]	Text		197
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		197
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	197
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		198
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	198
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		199
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	199
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		200
	InstructingAgent <*InstgAgt*>	[0..1]	±		201
	InstructedAgent <*InstdAgt*>	[0..1]	±		201

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

  If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

  ```
  On Condition
      /TotalInterbankSettlementAmount is present
  ```

```
     Following Must be True
         /InterbankSettlementDate Must be present
```

10.1.12.6.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 510

10.1.12.6.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.6.3 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.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 506):

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

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

10.1.12.6.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 508

10.1.12.6.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 506

10.1.12.6.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.12.6.7 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.12.6.8 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C21 "SettlementMethodAgentRule", C22 "SettlementMethodClearingRule", C23 "SettlementMethodCoverAgentRule", C24 "SettlementMethodCoverRule", C29 "ThirdReimbursementAgentAccountRule", C30 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		195
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	196
	ClearingSystem <*ClrSys*>	[0..1]			196
{Or	Code <*Cd*>	[1..1]	CodeSet		197
Or}	Proprietary <*Prtry*>	[1..1]	Text		197
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		197
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	197
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		198
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	198
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		199
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	199

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

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

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

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

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

10.1.12.6.8.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 502

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

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

10.1.12.6.8.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

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

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.12.6.8.3 ClearingSystem <ClrSys>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		197
Or}	Proprietary *<Prtry>*	[1..1]	Text		197

10.1.12.6.8.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCashClearingSystem1Code" on page 493

10.1.12.6.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.12.6.8.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

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

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

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.6.8.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

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

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.12.6.8.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

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

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

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

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.12.6.8.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

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

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.12.6.8.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

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

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

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.6.8.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

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

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

10.1.12.6.9 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 426 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		427
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		427
	ServiceLevel <SvcLvl>	[0..*]			427
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428
	LocalInstrument <LclInstrm>	[0..1]			428
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428
	CategoryPurpose <CtgyPurp>	[0..1]			428
{Or	Code <Cd>	[1..1]	CodeSet		429
Or}	Proprietary <Prtry>	[1..1]	Text		429

10.1.12.6.10 InstructingAgent <InstgAgt>

Presence: [0..1]

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.6.11 InstructedAgent <InstdAgt>

Presence: [0..1]

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.7 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		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201

10.1.12.7.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 497

10.1.12.7.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.12.8 OriginalBusinessQuery1

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		202
	MessageNameIdentification *<MsgNmId>*	[0..1]	Text		202
	CreationDateTime *<CreDtTm>*	[0..1]	DateTime		202

10.1.12.8.1 MessageIdentification <MsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.12.8.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.12.8.3 CreationDateTime <CreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.9 GroupHeader92

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		202
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		203
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		203
	ControlSum *<CtrlSum>*	[0..1]	Quantity		203
	InstructingAgent *<InstgAgt>*	[0..1]	±		203
	InstructedAgent *<InstdAgt>*	[0..1]	±		203

10.1.12.9.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 510

10.1.12.9.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.9.3 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 508

10.1.12.9.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 506

10.1.12.9.5 InstructingAgent <InstgAgt>

Presence: [0..1]

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.9.6 InstructedAgent <InstdAgt>

Presence: [0..1]

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.10 GroupHeader91

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		204
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		204
	InstructingAgent *<InstgAgt>*	[0..1]	±		204
	InstructedAgent *<InstdAgt>*	[0..1]	±		204

10.1.12.10.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 510

10.1.12.10.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.10.3 InstructingAgent <InstgAgt>

Presence: [0..1]

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

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.10.4 InstructedAgent <InstdAgt>

Presence: [0..1]

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

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.12.11 OriginalGroupInformation29

Definition: Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		205
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		205
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		205

10.1.12.11.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.12.11.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers, for example, pacs.003.001.01 or MT103.

Datatype: "Max35Text" on page 510

10.1.12.11.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

Definition: Original date and time at which the message was created.

Datatype: "ISODateTime" on page 504

10.1.12.12 Frequency36Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		206
Or	Period <Prd>	[1..1]			206
	Type <Tp>	[1..1]	CodeSet		207
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		207
Or}	PointInTime <PtInTm>	[1..1]			207
	Type <Tp>	[1..1]	CodeSet		207
	PointInTime <PtInTm>	[1..1]	Text		208

10.1.12.12.1 Type <Tp>

Presence: [1..1]

Definition: Specifies a frequency in terms of a specified period type.

Datatype: "Frequency6Code" on page 498

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.1.12.12.2 Period <Prd>

Presence: [1..1]

Definition: Specifies a frequency in terms of a count per period within a specified period type.

Period <Prd> contains the following **FrequencyPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		207
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		207

10.1.12.12.2.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 498

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.1.12.12.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

Definition: Number of instructions to be created and processed during the specified period.

Datatype: "DecimalNumber" on page 506

10.1.12.12.3 PointInTime <PtInTm>

Presence: [1..1]

Definition: Specifies a frequency in terms of an exact point in time or moment within a specified period type.

PointInTime <PtInTm> contains the following **FrequencyAndMoment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		207
	PointInTime <PtInTm>	[1..1]	Text		208

10.1.12.12.3.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 498

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.1.12.12.3.2 PointInTime <PtInTm>

Presence: [1..1]

Definition: Further information on the exact point in time the event should take place.

Datatype: "Exact2NumericText" on page 507

10.1.12.13 NumberOfTransactionsPerStatus5

Definition: Set of elements used to provide detailed information on the number of transactions that are reported with a specific transaction status.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		208
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		208
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		208

10.1.12.13.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message, detailed per status.

Datatype: "Max15NumericText" on page 508

10.1.12.13.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 496

10.1.12.13.3 DetailedControlSum <DtldCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 506

10.1.12.14 OriginalGroupInformation27

Definition: Set of elements used to provide information on the original group, to which the message refers.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		209
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		209
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		209
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		209
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		209

10.1.12.14.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.12.14.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.12.14.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 504

10.1.12.14.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 508

10.1.12.14.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 506

10.1.12.15 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	C1, C7	210
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			211
	Type *<Tp>*	[0..1]			211
{Or	Code *<Cd>*	[1..1]	CodeSet		211
Or}	Proprietary *<Prtry>*	[1..1]	Text		211
	Amount *<Amt>*	[1..1]	Amount	C1, C7	211
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C7	212
	TaxAmount *<TaxAmt>*	[0..*]			212
	Type *<Tp>*	[0..1]			213
{Or	Code *<Cd>*	[1..1]	CodeSet		213
Or}	Proprietary *<Prtry>*	[1..1]	Text		213
	Amount *<Amt>*	[1..1]	Amount	C1, C7	213
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			213
	Amount *<Amt>*	[1..1]	Amount	C1, C7	214
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		214
	Reason *<Rsn>*	[0..1]	Text		214
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		214
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C7	215

10.1.12.15.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.12.15.2 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]			211
{Or	Code <*Cd*>	[1..1]	CodeSet		211
Or}	Proprietary <*Prtry*>	[1..1]	Text		211
	Amount <*Amt*>	[1..1]	Amount	C1, C7	211

10.1.12.15.2.1 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		211
Or}	Proprietary <*Prtry*>	[1..1]	Text		211

10.1.12.15.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 494

10.1.12.15.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.12.15.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.12.15.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.12.15.4 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]			213
{Or	Code <*Cd*>	[1..1]	CodeSet		213
Or}	Proprietary <*Prtry*>	[1..1]	Text		213
	Amount <*Amt*>	[1..1]	Amount	C1, C7	213

10.1.12.15.4.1 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		213
Or}	Proprietary *<Prtry>*	[1..1]	Text		213

10.1.12.15.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 498

10.1.12.15.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.12.15.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

10.1.12.15.5 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	C1, C7	214
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		214
	Reason <Rsn>	[0..1]	Text		214
	AdditionalInformation <AddtlInf>	[0..1]	Text		214

10.1.12.15.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.12.15.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 491

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

10.1.12.15.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 510

10.1.12.15.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 508

10.1.12.15.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.12.16 Authorisation1Choice

Definition: Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		215
Or}	Proprietary <*Prtry*>	[1..1]	Text		216

10.1.12.16.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 489

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view

CodeName	Name	Definition
		only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

10.1.12.16.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 508

10.1.12.17 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		216
	Envelope <*Envlp*>	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

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

10.1.12.17.1 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 509

10.1.12.17.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

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

10.1.13   Organisation Identification

10.1.13.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C4	217
	LEI *<LEI>*	[0..1]	IdentifierSet		217
	Other *<Othr>*	[0..*]			217
	Identification *<Id>*	[1..1]	Text		218
	SchemeName *<SchmeNm>*	[0..1]			218
{Or	Code *<Cd>*	[1..1]	CodeSet		218
Or}	Proprietary *<Prtry>*	[1..1]	Text		218
	Issuer *<Issr>*	[0..1]	Text		218

10.1.13.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C4 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 504

Constraints

- **AnyBIC**

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

10.1.13.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 505

10.1.13.1.3 Other <Othr>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		218
	SchemeName <SchmeNm>	[0..1]			218
{Or	Code <Cd>	[1..1]	CodeSet		218
Or}	Proprietary <Prtry>	[1..1]	Text		218
	Issuer <Issr>	[0..1]	Text		218

10.1.13.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 510

10.1.13.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		218
Or}	Proprietary <Prtry>	[1..1]	Text		218

10.1.13.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 495

10.1.13.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 510

10.1.13.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 510

10.1.14   Party Identification

10.1.14.1 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		219
	PostalAddress *<PstlAdr>*	[0..1]	±		219
	Identification *<Id>*	[0..1]	±		220
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C6	220
	ContactDetails *<CtctDtls>*	[0..1]	±		221

10.1.14.1.1 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 508

10.1.14.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 434 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			435
{Or	Code *<Cd>*	[1..1]	CodeSet		435
Or}	Proprietary *<Prtry>*	[1..1]	±		436
	Department *<Dept>*	[0..1]	Text		436
	SubDepartment *<SubDept>*	[0..1]	Text		436
	StreetName *<StrtNm>*	[0..1]	Text		436
	BuildingNumber *<BldgNb>*	[0..1]	Text		436
	BuildingName *<BldgNm>*	[0..1]	Text		437
	Floor *<Flr>*	[0..1]	Text		437
	PostBox *<PstBx>*	[0..1]	Text		437
	Room *<Room>*	[0..1]	Text		437
	PostCode *<PstCd>*	[0..1]	Text		437
	TownName *<TwnNm>*	[0..1]	Text		437
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		437
	DistrictName *<DstrctNm>*	[0..1]	Text		437
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		438
	Country *<Ctry>*	[0..1]	CodeSet	C6	438
	AddressLine *<AdrLine>*	[0..7]	Text		438

10.1.14.1.3 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 221 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		221
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		222

10.1.14.1.4 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 491

Constraints

- **Country**

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

10.1.14.1.5 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 431 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		432
	Name <Nm>	[0..1]	Text		432
	PhoneNumber <PhneNb>	[0..1]	Text		432
	MobileNumber <MobNb>	[0..1]	Text		433
	FaxNumber <FaxNb>	[0..1]	Text		433
	EmailAddress <EmailAdr>	[0..1]	Text		433
	EmailPurpose <EmailPurp>	[0..1]	Text		433
	JobTitle <JobTitl>	[0..1]	Text		433
	Responsibility <Rspnsblty>	[0..1]	Text		433
	Department <Dept>	[0..1]	Text		433
	Other <Othr>	[0..*]			433
	ChannelType <ChanlTp>	[1..1]	Text		434
	Identification <Id>	[0..1]	Text		434
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		434

10.1.14.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		221
Or}	PrivateIdentification <PrvtId>	[1..1]	±		222

10.1.14.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 217 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C4	217
	LEI *<LEI>*	[0..1]	IdentifierSet		217
	Other *<Othr>*	[0..*]			217
	Identification *<Id>*	[1..1]	Text		218
	SchemeName *<SchmeNm>*	[0..1]			218
{Or	Code *<Cd>*	[1..1]	CodeSet		218
Or}	Proprietary *<Prtry>*	[1..1]	Text		218
	Issuer *<Issr>*	[0..1]	Text		218

10.1.14.2.2 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 429 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			429
	BirthDate *<BirthDt>*	[1..1]	Date		430
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		430
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		430
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C6	430
	Other *<Othr>*	[0..*]			430
	Identification *<Id>*	[1..1]	Text		431
	SchemeName *<SchmeNm>*	[0..1]			431
{Or	Code *<Cd>*	[1..1]	CodeSet		431
Or}	Proprietary *<Prtry>*	[1..1]	Text		431
	Issuer *<Issr>*	[0..1]	Text		431

10.1.14.3 Party40Choice

Definition: Identification of a person, an organisation or a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		223
Or}	Agent *<Agt>*	[1..1]	±		223

10.1.14.3.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		219
	PostalAddress *<PstlAdr>*	[0..1]	±		219
	Identification *<Id>*	[0..1]	±		220
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C6	220
	ContactDetails *<CtctDtls>*	[0..1]	±		221

10.1.14.3.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15   Payment

10.1.15.1 SettlementTimeRequest2

Definition: Provides information on the requested settlement time(s) of the payment instruction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CLSTime *<CLSTm>*	[0..1]	Time		224
	TillTime *<TillTm>*	[0..1]	Time		224
	FromTime *<FrTm>*	[0..1]	Time		224
	RejectTime *<RjctTm>*	[0..1]	Time		224

10.1.15.1.1 CLSTime <CLSTm>

Presence: [0..1]

Definition: Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

Usage: Time must be expressed in Central European Time (CET).

Datatype: "ISOTime" on page 510

10.1.15.1.2 TillTime <TillTm>

Presence: [0..1]

Definition: Time until when the payment may be settled.

Datatype: "ISOTime" on page 510

10.1.15.1.3 FromTime <FrTm>

Presence: [0..1]

Definition: Time as from when the payment may be settled.

Datatype: "ISOTime" on page 510

10.1.15.1.4 RejectTime <RjctTm>

Presence: [0..1]

Definition: Time by when the payment must be settled to avoid rejection.

Datatype: "ISOTime" on page 510

10.1.15.2 PaymentTransaction131

Definition: Provides further details on the original transactions, to which the status report message refers.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	StatusRequestIdentification *<StsReqId>*	[0..1]	Text		226
	OriginalGroupInformation *<OrgnlGrpInf>*	[0..1]	±		226
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		227
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		227
	OriginalTransactionIdentification *<OrgnlTxId>*	[0..1]	Text		227
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		227
	AcceptanceDateTime *<AccptncDtTm>*	[0..1]	DateTime		227
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		227
	InstructingAgent *<InstgAgt>*	[0..1]	±		228
	InstructedAgent *<InstdAgt>*	[0..1]	±		228
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]			228
	InterbankSettlementAmount *<IntrBkSttlmAmt>*	[0..1]	Amount	C1, C7	230
	Amount *<Amt>*	[0..1]	±		230
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		231
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		231
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		231
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		231
	SettlementInformation *<SttlmInf>*	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	232
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		234
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	234
	ClearingSystem *<ClrSys>*	[0..1]			235
{Or	Code *<Cd>*	[1..1]	CodeSet		235
Or}	Proprietary *<Prtry>*	[1..1]	Text		235
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		235
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	236
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		236
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	237

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		237
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	238
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		238
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		239
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		239
	RemittanceInformation <*RmtInf*>	[0..1]	±		240
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		240
	Debtor <*Dbtr*>	[0..1]	±		240
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	240
	DebtorAgent <*DbtrAgt*>	[0..1]	±		241
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	241
	CreditorAgent <*CdtrAgt*>	[0..1]	±		242
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C14, C13	242
	Creditor <*Cdtr*>	[0..1]	±		243
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	243
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		244
	Purpose <*Purp*>	[0..1]	±		244
	SupplementaryData <*SplmtryData*>	[0..*]	±	C28	245

10.1.15.2.1 StatusRequestIdentification <StsReqId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 510

10.1.15.2.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see
"OriginalGroupInformation29" on page 205 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		205
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		205
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		205

10.1.15.2.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.15.2.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.15.2.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.15.2.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 505

10.1.15.2.7 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 504

10.1.15.2.8 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 510

10.1.15.2.9 InstructingAgent <InstgAgt>

Presence: [0..1]

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.2.10 InstructedAgent <InstdAgt>

Presence: [0..1]

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

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.2.11 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference35 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C7	230
	Amount <*Amt*>	[0..1]	±		230
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		231
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		231
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		231
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		231
	SettlementInformation <*SttlmInf*>	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	232
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		234
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	234
	ClearingSystem <*ClrSys*>	[0..1]			235
{Or	Code <*Cd*>	[1..1]	CodeSet		235
Or}	Proprietary <*Prtry*>	[1..1]	Text		235
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		235
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	236
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		236
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	237
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		237
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	238
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		238
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		239
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		239
	RemittanceInformation <*RmtInf*>	[0..1]	±		240
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		240
	Debtor <*Dbtr*>	[0..1]	±		240
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	240

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAgent <DbtrAgt>	[0..1]	±		241
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	241
	CreditorAgent <CdtrAgt>	[0..1]	±		242
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	242
	Creditor <Cdtr>	[0..1]	±		243
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	243
	UltimateCreditor <UltmtCdtr>	[0..1]	±		244
	Purpose <Purp>	[0..1]	±		244

10.1.15.2.11.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

10.1.15.2.11.2 Amount <Amt>

Presence: [0..1]

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

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 126 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C7	126
Or}	EquivalentAmount <EqvtAmt>	[1..1]			127
	Amount <Amt>	[1..1]	Amount	C1, C7	127
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	127

10.1.15.2.11.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.15.2.11.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 503

10.1.15.2.11.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		129
Or}	DateTime <DtTm>	[1..1]	DateTime		130

10.1.15.2.11.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.2.11.7 SettlementInformation <SttlmInf>

Presence: [0..1]

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

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C21 "SettlementMethodAgentRule", C22 "SettlementMethodClearingRule", C23 "SettlementMethodCoverAgentRule", C24 "SettlementMethodCoverRule", C29 "ThirdReimbursementAgentAccountRule", C30 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		234
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	234
	ClearingSystem <ClrSys>	[0..1]			235
{Or	Code <Cd>	[1..1]	CodeSet		235
Or}	Proprietary <Prtry>	[1..1]	Text		235
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		235
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	236
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		236
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	237
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		237
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	238

Constraints

- **InstructedReimbursementAgentAccountRule**

   If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

   ```
   On Condition
       /InstructedReimbursementAgent is absent
   Following Must be True
       /InstructedReimbursementAgentAccount Must be absent
   ```

- **InstructingReimbursementAgentAccountRule**

   If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

   ```
   On Condition
       /InstructingReimbursementAgent is absent
   Following Must be True
       /InstructingReimbursementAgentAccount Must be absent
   ```

- **SettlementMethodAgentRule**

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

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

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

    If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

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

10.1.15.2.11.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 502

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

10.1.15.2.11.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.15.2.11.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		235
Or}	Proprietary *<Prtry>*	[1..1]	Text		235

10.1.15.2.11.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 493

10.1.15.2.11.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.15.2.11.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.2.11.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.2.11.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.2.11.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.15.2.11.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.2.11.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
```

10.1.15.2.11.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 423 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		424
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		424
	ServiceLevel *<SvcLvl>*	[0..*]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	LocalInstrument *<LclInstrm>*	[0..1]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	SequenceType *<SeqTp>*	[0..1]	CodeSet		426
	CategoryPurpose *<CtgyPurp>*	[0..1]			426
{Or	Code *<Cd>*	[1..1]	CodeSet		426
Or}	Proprietary *<Prtry>*	[1..1]	Text		426

10.1.15.2.11.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 499

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.1.15.2.11.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains one of the following elements (see "MandateRelatedData2Choice" on page 138 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]	±	C2, C3	138
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		139

10.1.15.2.11.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation21" on page 461 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		461
	Structured <Strd>	[0..*]	±		461

10.1.15.2.11.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.2.11.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.2.11.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.2.11.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.2.11.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.2.11.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.2.11.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.2.11.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.2.11.20 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.2.11.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		223
Or}	Agent *<Agt>*	[1..1]	±		223

10.1.15.2.11.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 201 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201

10.1.15.2.12 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.1.15.3 PaymentTransaction130

Definition: Provides further details on the original transactions, to which the status report message refers.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	StatusIdentification *<StsId>*	[0..1]	Text		248
	OriginalGroupInformation *<OrgnlGrpInf>*	[0..1]	±		248
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		248
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		248
	OriginalTransactionIdentification *<OrgnlTxId>*	[0..1]	Text		248
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		248
	TransactionStatus *<TxSts>*	[0..1]	CodeSet		249
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C26	249
	Originator *<Orgtr>*	[0..1]	±		249
	Reason *<Rsn>*	[0..1]			250
{Or	Code *<Cd>*	[1..1]	CodeSet		250
Or}	Proprietary *<Prtry>*	[1..1]	Text		250
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		250
	ChargesInformation *<ChrgsInf>*	[0..*]	±		250
	AcceptanceDateTime *<AccptncDtTm>*	[0..1]	DateTime		251
	EffectiveInterbankSettlementDate *<FctvIntrBkSttlmDt>*	[0..1]	±		251
	AccountServicerReference *<AcctSvcrRef>*	[0..1]	Text		251
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		251
	InstructingAgent *<InstgAgt>*	[0..1]	±		251
	InstructedAgent *<InstdAgt>*	[0..1]	±		252
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]			252
	InterbankSettlementAmount *<IntrBkSttlmAmt>*	[0..1]	Amount	C1, C7	254
	Amount *<Amt>*	[0..1]	±		254
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		255
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		255
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		255
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		255
	SettlementInformation *<SttlmInf>*	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	256

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		258
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	258
	ClearingSystem *<ClrSys>*	[0..1]			259
{Or	Code *<Cd>*	[1..1]	CodeSet		259
Or}	Proprietary *<Prtry>*	[1..1]	Text		259
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		259
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	260
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		260
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	261
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		261
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	262
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		262
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		263
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		263
	RemittanceInformation *<RmtInf>*	[0..1]	±		264
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		264
	Debtor *<Dbtr>*	[0..1]	±		264
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	264
	DebtorAgent *<DbtrAgt>*	[0..1]	±		265
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	265
	CreditorAgent *<CdtrAgt>*	[0..1]	±		266
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	266
	Creditor *<Cdtr>*	[0..1]	±		267
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	267
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		268
	Purpose *<Purp>*	[0..1]	±		268
	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	269

10.1.15.3.1 StatusIdentification <StsId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status.

Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.

Datatype: "Max35Text" on page 510

10.1.15.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 205 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		205
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		205
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		205

10.1.15.3.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 510

10.1.15.3.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 510

10.1.15.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 510

10.1.15.3.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

Definition: Universally unique identifier to provide the original end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 505

10.1.15.3.7 TransactionStatus <TxSts>

Presence: [0..1]

Definition: Specifies the status of a transaction, in a coded form.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 496

10.1.15.3.8 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C26 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation12** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		249
	Reason *<Rsn>*	[0..1]			250
{Or	Code *<Cd>*	[1..1]	CodeSet		250
Or}	Proprietary *<Prtry>*	[1..1]	Text		250
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		250

Constraints

• **StatusReasonRule**

  If Reason/Code is equal to NARR, then AddititionalInformation must be present.

```
On Condition
    /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

10.1.15.3.8.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.3.8.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250

10.1.15.3.8.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 498

10.1.15.3.8.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.15.3.8.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 508

10.1.15.3.9 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges related to the processing of the rejection of the instruction.

Usage: This is passed on for information purposes only. Settlement of the charges will be done separately.

ChargesInformation <ChrgsInf> contains the following elements (see "Charges7" on page 128 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C7	128
	Agent *<Agt>*	[1..1]	±		128

10.1.15.3.10 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Datatype: "ISODateTime" on page 504

10.1.15.3.11 EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>

Presence: [0..1]

Definition: Date and time at which a transaction is completed and cleared, that is, payment is effected.

EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		129
Or}	DateTime *<DtTm>*	[1..1]	DateTime		130

10.1.15.3.12 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

Datatype: "Max35Text" on page 510

10.1.15.3.13 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

Definition: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.

Datatype: "Max35Text" on page 510

10.1.15.3.14 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.3.15 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.3.16 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following **OriginalTransactionReference35** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C7	254
	Amount <*Amt*>	[0..1]	±		254
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		255
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		255
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		255
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		255
	SettlementInformation <*SttlmInf*>	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	256
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		258
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	258
	ClearingSystem <*ClrSys*>	[0..1]			259
{Or	Code <*Cd*>	[1..1]	CodeSet		259
Or}	Proprietary <*Prtry*>	[1..1]	Text		259
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		259
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	260
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		260
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	261
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		261
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	262
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		262
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		263
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		263
	RemittanceInformation <*RmtInf*>	[0..1]	±		264
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		264
	Debtor <*Dbtr*>	[0..1]	±		264
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	264

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAgent *<DbtrAgt>*	[0..1]	±		265
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	265
	CreditorAgent *<CdtrAgt>*	[0..1]	±		266
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	266
	Creditor *<Cdtr>*	[0..1]	±		267
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	267
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		268
	Purpose *<Purp>*	[0..1]	±		268

10.1.15.3.16.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.3.16.2 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 126 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C1, C7	126
Or}	EquivalentAmount <*EqvtAmt*>	[1..1]			127
	Amount <*Amt*>	[1..1]	Amount	C1, C7	127
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet	C1	127

10.1.15.3.16.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 503

10.1.15.3.16.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 503

10.1.15.3.16.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		129
Or}	DateTime <*DtTm*>	[1..1]	DateTime		130

10.1.15.3.16.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.3.16.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C21 "SettlementMethodAgentRule", C22 "SettlementMethodClearingRule", C23 "SettlementMethodCoverAgentRule", C24 "SettlementMethodCoverRule", C29 "ThirdReimbursementAgentAccountRule", C30 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		258
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	258
	ClearingSystem <ClrSys>	[0..1]			259
{Or	Code <Cd>	[1..1]	CodeSet		259
Or}	Proprietary <Prtry>	[1..1]	Text		259
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		259
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	260
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		260
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	261
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		261
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	262

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodClearingRule**

  If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

  If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or    /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

  If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

  If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And    /InstructedReimbursementAgent Must be present
  ```

10.1.15.3.16.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 502

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.1.15.3.16.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.3.16.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		259
Or}	Proprietary *<Prtry>*	[1..1]	Text		259

10.1.15.3.16.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 493

10.1.15.3.16.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.15.3.16.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.3.16.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.3.16.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.3.16.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.3.16.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.3.16.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
```

10.1.15.3.16.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 423 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		424
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		424
	ServiceLevel <SvcLvl>	[0..*]			425
{Or	Code <Cd>	[1..1]	CodeSet		425
Or}	Proprietary <Prtry>	[1..1]	Text		425
	LocalInstrument <LclInstrm>	[0..1]			425
{Or	Code <Cd>	[1..1]	CodeSet		425
Or}	Proprietary <Prtry>	[1..1]	Text		425
	SequenceType <SeqTp>	[0..1]	CodeSet		426
	CategoryPurpose <CtgyPurp>	[0..1]			426
{Or	Code <Cd>	[1..1]	CodeSet		426
Or}	Proprietary <Prtry>	[1..1]	Text		426

10.1.15.3.16.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 499

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.1.15.3.16.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains one of the following elements (see "MandateRelatedData2Choice" on page 138 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]	±	C2, C3	138
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		139

10.1.15.3.16.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation21" on page 461 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		461
	Structured <Strd>	[0..*]	±		461

10.1.15.3.16.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.3.16.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.3.16.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.3.16.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.3.16.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

10.1.15.3.16.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.3.16.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.3.16.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		223
Or}	Agent *<Agt>*	[1..1]	±		223

10.1.15.3.16.20 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.3.16.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.3.16.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 201 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201

10.1.15.3.17 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		216
	Envelope <Envlp>	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.1.15.4 CreditTransferTransaction56

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]	±	C34	273
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		274
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	C1, C10	274
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		275
	SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		275
	SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			275
	DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		275
	CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		275
	SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		276
	PreviousInstructingAgent1 <*PrvsInstgAgt1*>	[0..1]	±		276
	PreviousInstructingAgent1Account <*PrvsInstgAgt1Acct*>	[0..1]	±	C14, C13	276
	PreviousInstructingAgent2 <*PrvsInstgAgt2*>	[0..1]	±		277
	PreviousInstructingAgent2Account <*PrvsInstgAgt2Acct*>	[0..1]	±	C14, C13	277
	PreviousInstructingAgent3 <*PrvsInstgAgt3*>	[0..1]	±		278
	PreviousInstructingAgent3Account <*PrvsInstgAgt3Acct*>	[0..1]	±	C14, C13	278
	InstructingAgent <*InstgAgt*>	[0..1]	±		279
	InstructedAgent <*InstdAgt*>	[0..1]	±		279
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		279
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C14, C13	280
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		280
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C14, C13	281
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		281
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C14, C13	282
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		282
	Debtor <*Dbtr*>	[1..1]	±		283
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	283
	DebtorAgent <*DbtrAgt*>	[0..1]	±		284
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	284

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CreditorAgent *<CdtrAgt>*	[0..1]	±		284
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	285
	Creditor *<Cdtr>*	[1..1]	±		285
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	286
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		286
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		287
	InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			287
	Code *<Cd>*	[0..1]	CodeSet		287
	InstructionInformation *<InstrInf>*	[0..1]	Text		288
	Purpose *<Purp>*	[0..1]	±		288
	RemittanceInformation *<RmtInf>*	[0..1]	±		288
	UnderlyingCustomerCreditTransfer *<UndrlygCstmrCdtTrf>*	[0..1]	±	C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	288
	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	291

Constraints

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  ```
  On Condition
      /CreditorAgent is absent
  Following Must be True
      /CreditorAgentAccount Must be absent
  ```

- **DebtorAgentAccountRule**

  If DebtorAgentAccount is present, then DebtorAgent must be present.

  ```
  On Condition
      /DebtorAgent is absent
  Following Must be True
      /DebtorAgentAccount Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent1 is absent
Following Must be True
    /IntermediaryAgent1Account Must be absent
```

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

  ```
  On Condition
      /IntermediaryAgent1 is present
  Following Must be True
      /CreditorAgent Must be present
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent1 is absent
  Following Must be True
      /PreviousInstructingAgent1Account Must be absent
  ```

- **PreviousInstructingAgent1Guideline**

  It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  ```

```
Following Must be True
    /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent2 is present
Following Must be True
    /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
    /PreviousInstructingAgent3 is absent
Following Must be True
    /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
    /PreviousInstructingAgent3 is present
Following Must be True
    /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

10.1.15.4.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: C34 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 154 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		154
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		154
	TransactionIdentification *<TxId>*	[0..1]	Text		155
	UETR *<UETR>*	[0..1]	IdentifierSet		155
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		155

Constraints

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

```
Following Must be True
    /TransactionIdentification Must be present
Or   /UETR Must be present
```

10.1.15.4.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 426 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		427
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		427
	ServiceLevel <*SvcLvl*>	[0..*]			427
{Or	Code <*Cd*>	[1..1]	CodeSet		428
Or}	Proprietary <*Prtry*>	[1..1]	Text		428
	LocalInstrument <*LclInstrm*>	[0..1]			428
{Or	Code <*Cd*>	[1..1]	CodeSet		428
Or}	Proprietary <*Prtry*>	[1..1]	Text		428
	CategoryPurpose <*CtgyPurp*>	[0..1]			428
{Or	Code <*Cd*>	[1..1]	CodeSet		429
Or}	Proprietary <*Prtry*>	[1..1]	Text		429

10.1.15.4.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.4.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 503

10.1.15.4.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 500

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.15.4.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		275
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		275

10.1.15.4.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.4.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.4.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 223 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CLSTime *<CLSTm>*	[0..1]	Time		224
	TillTime *<TillTm>*	[0..1]	Time		224
	FromTime *<FrTm>*	[0..1]	Time		224
	RejectTime *<RjctTm>*	[0..1]	Time		224

10.1.15.4.8 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.9 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.4.10 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.11 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.4.12 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.13 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.4.14 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.15 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.16 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 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.4.17 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.4.18 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 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.19 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.4.20 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 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.21 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.4.22 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.23 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.24 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.4.25 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.4.26 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

10.1.15.4.27 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see
"BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.28 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.4.29 Creditor <Cdtr>

Presence: [1..1]

Definition: Financial institution that receives an amount of money from the financial institutional debtor.

Creditor <Cdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.4.30 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.4.31 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate financial institution to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.4.32 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 423 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Code <*Cd*>	[0..1]	CodeSet		423
	InstructionInformation <*InstrInf*>	[0..1]	Text		423

10.1.15.4.33 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Code <*Cd*>	[0..1]	CodeSet		287
	InstructionInformation <*InstrInf*>	[0..1]	Text		288

10.1.15.4.33.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

Datatype: "Instruction4Code" on page 499

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.

CodeName	Name	Definition
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

10.1.15.4.33.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

Datatype: "Max140Text" on page 508

10.1.15.4.34 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 201 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201

10.1.15.4.35 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation2" on page 158 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		158

10.1.15.4.36 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: C19 "IntermediaryAgent1AccountRule", C22 "IntermediaryAgent2AccountRule", C24 "IntermediaryAgent2Rule", C26 "IntermediaryAgent3AccountRule", C28 "IntermediaryAgent3Rule", C31 "PreviousInstructingAgent1AccountRule", C35 "PreviousInstructingAgent2AccountRule", C37 "PreviousInstructingAgent2Rule", C39 "PreviousInstructingAgent3AccountRule", C41 "PreviousInstructingAgent3Rule", C33 "PreviousInstructingAgent1Guideline", C56 "UltimateCreditorGuideline", C58 "UltimateDebtorGuideline"

UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following elements (see "CreditTransferTransaction52" on page 310 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		313
	InitiatingParty *<InitgPty>*	[0..1]	±		314
	Debtor *<Dbtr>*	[1..1]	±		314
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	314
	DebtorAgent *<DbtrAgt>*	[1..1]	±		315
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	315
	PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		316
	PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	C14, C13	316
	PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		317
	PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	C14, C13	317
	PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		318
	PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	C14, C13	318
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		319
	IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	C14, C13	319
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		320
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	C14, C13	320
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		321
	IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	C14, C13	321
	CreditorAgent *<CdtrAgt>*	[1..1]	±		322
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	322
	Creditor *<Cdtr>*	[1..1]	±		323
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	323
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		324
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		324
	InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			325
	Code *<Cd>*	[0..1]	CodeSet		325

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionInformation *<InstrInf>*	[0..1]	Text		325
	Tax *<Tax>*	[0..1]	±		325
	RemittanceInformation *<RmtInf>*	[0..1]	±		326
	InstructedAmount *<InstdAmt>*	[0..1]	Amount	C1, C7	326

Constraints

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent1 is absent
  Following Must be True
      /PreviousInstructingAgent1Account Must be absent
  ```

- **PreviousInstructingAgent1Guideline**

  It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  Following Must be True
      /PreviousInstructingAgent2Account Must be absent
  ```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

10.1.15.4.37 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		216
	Envelope <*Envlp*>	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.1.15.5 CreditTransferTransaction53

Definition: Provides further details specific to the individual transaction(s) included in the message.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CreditIdentification <*CdtId*>	[1..1]	Text		296
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		296
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		296
	TotalInterbankSettlementAmount <*TtlIntrBkSttlmAmt*>	[0..1]	Amount	C1, C10	297
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		297
	SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			297
	DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		297
	CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		297
	InstructingAgent <*InstgAgt*>	[0..1]	±		298
	InstructedAgent <*InstdAgt*>	[0..1]	±		298
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		298
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C14, C13	298
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		299
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C14, C13	299
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		300
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C14, C13	300
	CreditorAgent <*CdtrAgt*>	[0..1]	±		301
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C14, C13	301
	Creditor <*Cdtr*>	[1..1]	±		302
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	302
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		303
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		303
	DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C24	304
	PaymentIdentification <*PmtId*>	[1..1]	±	C34	304
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		305
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	C1, C10	305
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		306
	SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		306
	SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			306

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		306
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		307
	SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		307
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		307
	Debtor *<Dbtr>*	[1..1]	±		307
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	308
	DebtorAgent *<DbtrAgt>*	[0..1]	±		308
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	309
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		309
	Purpose *<Purp>*	[0..1]	±		309
	RemittanceInformation *<RmtInf>*	[0..1]	±		310
	SupplementaryData *<SplmtryData>*	[0..*]	±	C28	310

Constraints

- **CreditorAgentAccountRule**

  If CreditorAgentAccount is present, then CreditorAgent must be present.

  ```
  On Condition
      /CreditorAgent is absent
  Following Must be True
      /CreditorAgentAccount Must be absent
  ```

- **InterbankSettlementDateRule**

  If InterbankSettlementDate is present, then DirectDebitTransactionInformation/
  InterbankSettlementDate is not allowed.

  ```
  On Condition
      /InterbankSettlementDate is present
  Following Must be True
      /DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent1Rule**

  If IntermediaryAgent1 is present, then CreditorAgent must be present.

  ```
  On Condition
      /IntermediaryAgent1 is present
  Following Must be True
      /CreditorAgent Must be present
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **PaymentTypeInformationRule**

  If PaymentTypeInformation is present, then DirectDebitTransactionInformation/
  PaymentTypeInformation is not allowed.

  ```
  On Condition
      /PaymentTypeInformation is present
  Following Must be True
      /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent
  ```

- **TotalInterbankSettlementAmountAndSumRule**

  If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of
  DirectDebitTransactionInformation/InterbankSettlementAmount.

  ```
  On Condition
      /TotalInterbankSettlementAmount is present
  Following Must be True
      /TotalInterbankSettlementAmount Must be equal to value 'sum of /
  DirectDebitTransactionInformation[*]/InterbankSettlementAmount'
  ```

- **TotalInterbankSettlementAmountRule**

  If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of
  DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the
  currency of CreditInformation/TotalInterbankSettlementAmount.

  ```
  On Condition
      /TotalInterbankSettlementAmount is present
  Following Must be True
      /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
  attribute::Currency Must be equal to /TotalInterbankSettlementAmount/
  attribute::Currency
  ```

- **UltimateCreditorGuideline**

    UltimateCreditor may only be present if different from Creditor.

10.1.15.5.1 CreditIdentification <CdtId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the credit instruction within the message.

Datatype: "Max35Text" on page 510

10.1.15.5.2 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual direct debit transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 506):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

10.1.15.5.3 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Further specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 426 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		427
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		427
	ServiceLevel *<SvcLvl>*	[0..*]			427
{Or	Code *<Cd>*	[1..1]	CodeSet		428
Or}	Proprietary *<Prtry>*	[1..1]	Text		428
	LocalInstrument *<LclInstrm>*	[0..1]			428
{Or	Code *<Cd>*	[1..1]	CodeSet		428
Or}	Proprietary *<Prtry>*	[1..1]	Text		428
	CategoryPurpose *<CtgyPurp>*	[0..1]			428
{Or	Code *<Cd>*	[1..1]	CodeSet		429
Or}	Proprietary *<Prtry>*	[1..1]	Text		429

10.1.15.5.4 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.5.5 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 503

10.1.15.5.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		297
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		297

10.1.15.5.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.5.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.5.7 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.5.8 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.5.9 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.5.10 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.5.11 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 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.5.12 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.5.13 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.5.14 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.5.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.5.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.5.17 Creditor <Cdtr>

Presence: [1..1]

Definition: Financial institution that receives an amount of money from the financial institutional debtor.

Creditor <Cdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.5.18 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.5.19 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate financial institution to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.5.20 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 423 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		423
	InstructionInformation <InstrInf>	[0..1]	Text		423

10.1.15.5.21 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Provides information on the individual debit transaction(s) included in the message.

Impacted by: C24 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following
DirectDebitTransactionInformation27 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±	C34	304
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		305
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[1..1]	Amount	C1, C10	305
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		306
	SettlementPriority <*SttlmPrty*>	[0..1]	CodeSet		306
	SettlementTimeIndication <*SttlmTmIndctn*>	[0..1]			306
	DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		306
	CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		307
	SettlementTimeRequest <*SttlmTmReq*>	[0..1]	±		307
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		307
	Debtor <*Dbtr*>	[1..1]	±		307
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	308
	DebtorAgent <*DbtrAgt*>	[0..1]	±		308
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	309
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		309
	Purpose <*Purp*>	[0..1]	±		309
	RemittanceInformation <*RmtInf*>	[0..1]	±		310

Constraints

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

10.1.15.5.21.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: References used for a payment instruction.

Impacted by: C34 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 154 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		154
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		154
	TransactionIdentification *<TxId>*	[0..1]	Text		155
	UETR *<UETR>*	[0..1]	IdentifierSet		155
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		155

Constraints

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

```
Following Must be True
    /TransactionIdentification Must be present
 Or    /UETR Must be present
```

10.1.15.5.21.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 426 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		427
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		427
	ServiceLevel *<SvcLvl>*	[0..*]			427
{Or	Code *<Cd>*	[1..1]	CodeSet		428
Or}	Proprietary *<Prtry>*	[1..1]	Text		428
	LocalInstrument *<LclInstrm>*	[0..1]			428
{Or	Code *<Cd>*	[1..1]	CodeSet		428
Or}	Proprietary *<Prtry>*	[1..1]	Text		428
	CategoryPurpose *<CtgyPurp>*	[0..1]			428
{Or	Code *<Cd>*	[1..1]	CodeSet		429
Or}	Proprietary *<Prtry>*	[1..1]	Text		429

10.1.15.5.21.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.5.21.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 503

10.1.15.5.21.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 500

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.15.5.21.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		306
	CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		307

10.1.15.5.21.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.5.21.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.5.21.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 223 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CLSTime *<CLSTm>*	[0..1]	Time		224
	TillTime *<TillTm>*	[0..1]	Time		224
	FromTime *<FrTm>*	[0..1]	Time		224
	RejectTime *<RjctTm>*	[0..1]	Time		224

10.1.15.5.21.8 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate financial institution that owes an amount of money to the (ultimate) institutional creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.5.21.9 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.5.21.10 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
```

10.1.15.5.21.11 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.5.21.12 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.5.21.13 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

Datatype: "Max210Text" on page 509

10.1.15.5.21.14 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 201 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201

10.1.15.5.21.15 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation2" on page 158 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		158

10.1.15.5.22 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.1.15.6 CreditTransferTransaction52

Definition: Provides further details specific to the individual transaction(s) included in the message.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		313
	InitiatingParty *<InitgPty>*	[0..1]	±		314
	Debtor *<Dbtr>*	[1..1]	±		314
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	314
	DebtorAgent *<DbtrAgt>*	[1..1]	±		315
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	315
	PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		316
	PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	C14, C13	316
	PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		317
	PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	C14, C13	317
	PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		318
	PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	C14, C13	318
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		319
	IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	C14, C13	319
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		320
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	C14, C13	320
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		321
	IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	C14, C13	321
	CreditorAgent *<CdtrAgt>*	[1..1]	±		322
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	322
	Creditor *<Cdtr>*	[1..1]	±		323
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	323
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		324
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		324
	InstructionForNextAgent *<InstrForNxtAgt>*	[0..*]			325
	Code *<Cd>*	[0..1]	CodeSet		325
	InstructionInformation *<InstrInf>*	[0..1]	Text		325

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Tax <*Tax*>	[0..1]	±		325
	RemittanceInformation <*RmtInf*>	[0..1]	±		326
	InstructedAmount <*InstdAmt*>	[0..1]	Amount	C1, C7	326

Constraints

- **IntermediaryAgent1AccountRule**

   If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

   ```
   On Condition
       /IntermediaryAgent1 is absent
   Following Must be True
       /IntermediaryAgent1Account Must be absent
   ```

- **IntermediaryAgent2AccountRule**

   If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

   ```
   On Condition
       /IntermediaryAgent2 is absent
   Following Must be True
       /IntermediaryAgent2Account Must be absent
   ```

- **IntermediaryAgent2Rule**

   If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

   ```
   On Condition
       /IntermediaryAgent2 is present
   Following Must be True
       /IntermediaryAgent1 Must be present
   ```

- **IntermediaryAgent3AccountRule**

   If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

   ```
   On Condition
       /IntermediaryAgent3 is absent
   Following Must be True
       /IntermediaryAgent3Account Must be absent
   ```

- **IntermediaryAgent3Rule**

   If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

   ```
   On Condition
       /IntermediaryAgent3 is present
   Following Must be True
       /IntermediaryAgent2 Must be present
   ```

- **PreviousInstructingAgent1AccountRule**

   If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

   ```
   On Condition
       /PreviousInstructingAgent1 is absent
   Following Must be True
       /PreviousInstructingAgent1Account Must be absent
   ```

- **PreviousInstructingAgent1Guideline**

  It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  Following Must be True
      /PreviousInstructingAgent2Account Must be absent
  ```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

10.1.15.6.1 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 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.6.2 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.6.3 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 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.6.4 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.6.5 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.6.6 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.6.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.6.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.15.6.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.6.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.6.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.6.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.6.13 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.6.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.6.15 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.6.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.6.17 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.6.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.6.19 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.6.20 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.6.21 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 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.6.22 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.15.6.23 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 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		219
	PostalAddress <*PstlAdr*>	[0..1]	±		219
	Identification <*Id*>	[0..1]	±		220
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C6	220
	ContactDetails <*CtctDtls*>	[0..1]	±		221

10.1.15.6.24 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 423 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		423
	InstructionInformation *<InstrInf>*	[0..1]	Text		423

10.1.15.6.25 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		325
	InstructionInformation *<InstrInf>*	[0..1]	Text		325

10.1.15.6.25.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

Datatype: "Instruction4Code" on page 499

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

10.1.15.6.25.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

Datatype: "Max140Text" on page 508

10.1.15.6.26 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax **<Tax>** contains the following elements (see "TaxInformation10" on page 479 for details)

Or	MessageElement**<XML Tag>**	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]	±		479
	Debtor *<Dbtr>*	[0..1]	±		480
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		480
	ReferenceNumber *<RefNb>*	[0..1]	Text		480
	Method *<Mtd>*	[0..1]	Text		480
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C7	480
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C7	481
	Date *<Dt>*	[0..1]	Date		481
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		481
	Record *<Rcrd>*	[0..*]	±		481

10.1.15.6.27 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 461 for details)

Or	MessageElement**<XML Tag>**	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		461
	Structured *<Strd>*	[0..*]	±		461

10.1.15.6.28 InstructedAmount <InstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

    The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.7 CreditTransferTransaction50

Definition: Provides 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]	±	C34	332
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		333
	InterbankSettlementAmount *<IntrBkSttlmAmt>*	[1..1]	Amount	C1, C10	333
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		334
	SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		334
	SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			334
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		334
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		334
	SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		335
	AcceptanceDateTime *<AccptncDtTm>*	[0..1]	DateTime		335
	PoolingAdjustmentDate *<PoolgAdjstmntDt>*	[0..1]	Date		335
	InstructedAmount *<InstdAmt>*	[0..1]	Amount	C1, C7	335
	ExchangeRate *<XchgRate>*	[0..1]	Rate		336
	ChargeBearer *<ChrgBr>*	[1..1]	CodeSet		336
	ChargesInformation *<ChrgsInf>*	[0..*]	±		336
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		336
	PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		337
	PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	C14, C13	337
	PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		338
	PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	C14, C13	338
	PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		339
	PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	C14, C13	339
	InstructingAgent *<InstgAgt>*	[0..1]	±		340
	InstructedAgent *<InstdAgt>*	[0..1]	±		340
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		341
	IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	C14, C13	341
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		341
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	C14, C13	342
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		342

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C14, C13	343
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		343
	InitiatingParty <*InitgPty*>	[0..1]	±		344
	Debtor <*Dbtr*>	[1..1]	±		344
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	344
	DebtorAgent <*DbtrAgt*>	[1..1]	±		345
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	345
	CreditorAgent <*CdtrAgt*>	[1..1]	±		346
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C14, C13	346
	Creditor <*Cdtr*>	[1..1]	±		347
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	347
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		348
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		348
	InstructionForNextAgent <*InstrForNxtAgt*>	[0..*]			349
	Code <*Cd*>	[0..1]	CodeSet		349
	InstructionInformation <*InstrInf*>	[0..1]	Text		349
	Purpose <*Purp*>	[0..1]	±		349
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		350
	Tax <*Tax*>	[0..1]	±		350
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		351
	RemittanceInformation <*RmtInf*>	[0..1]	±		351
	SupplementaryData <*SplmtryData*>	[0..*]	±	C28	351

Constraints

- **ChargeBearerAndChargesInformationRule**

  If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

  If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

  If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

```
On Condition
    /ChargeBearer is equal to value 'BorneByCreditor'
Following Must be True
    /ChargesInformation[1] Must be present
```

- **ChargesAmountGuideline**

   If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

   If ChargesInformation is present, then InstructedAmount must be present.

```
On Condition
    /ChargesInformation[1] is present
 And    /ChargesInformation[*]/Amount is present
Following Must be True
    /InstructedAmount Must be present
```

- **ChargesInformationGuideline**

   The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

- **InstructedAmountAndExchangeRate1Rule**

   If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

```
On Condition
    /InstructedAmount is present
 And    /InstructedAmount/attribute::Currency is different from /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be present
```

- **InstructedAmountAndExchangeRate2Rule**

   If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is present
 And    /InstructedAmount/attribute::Currency is equal to /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructedAmountAndExchangeRate3Rule**

   If InstructedAmount is not present, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is absent
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructionForCreditorAgentRule**

   If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.

```
On Condition
    /InstructionForCreditorAgent[*]/Code is within DataType <<Code>>
ValidationRulePayCreditorByCheque1Code
Following Must be True
    /CreditorAccount Must be absent
```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent1 is absent
  Following Must be True
      /PreviousInstructingAgent1Account Must be absent
  ```

- **PreviousInstructingAgent1Guideline**

  It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  Following Must be True
      /PreviousInstructingAgent2Account Must be absent
  ```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

10.1.15.7.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Impacted by: C34 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 154 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		154
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		154
	TransactionIdentification *<TxId>*	[0..1]	Text		155
	UETR *<UETR>*	[0..1]	IdentifierSet		155
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		155

Constraints

- **TransactionIdentificationPresenceRule**

  TransactionIdentification or UETR must be present. Both may be present

```
Following Must be True
    /TransactionIdentification Must be present
Or  /UETR Must be present
```

10.1.15.7.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 426 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		427
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		427
	ServiceLevel *<SvcLvl>*	[0..*]			427
{Or	Code *<Cd>*	[1..1]	CodeSet		428
Or}	Proprietary *<Prtry>*	[1..1]	Text		428
	LocalInstrument *<LclInstrm>*	[0..1]			428
{Or	Code *<Cd>*	[1..1]	CodeSet		428
Or}	Proprietary *<Prtry>*	[1..1]	Text		428
	CategoryPurpose *<CtgyPurp>*	[0..1]			428
{Or	Code *<Cd>*	[1..1]	CodeSet		429
Or}	Proprietary *<Prtry>*	[1..1]	Text		429

10.1.15.7.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.7.4 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 503

10.1.15.7.5 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 500

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.15.7.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		334
	CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		334

10.1.15.7.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.7.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.7.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 223 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CLSTime *<CLSTm>*	[0..1]	Time		224
	TillTime *<TillTm>*	[0..1]	Time		224
	FromTime *<FrTm>*	[0..1]	Time		224
	RejectTime *<RjctTm>*	[0..1]	Time		224

10.1.15.7.8 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Datatype: "ISODateTime" on page 504

10.1.15.7.9 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 503

10.1.15.7.10 InstructedAmount <InstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.15.7.11 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 506

10.1.15.7.12 ChargeBearer <ChrgBr>

Presence: [1..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 490

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

10.1.15.7.13 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.

ChargesInformation <ChrgsInf> contains the following elements (see "Charges7" on page 128 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	C1, C7	128
	Agent <*Agt*>	[1..1]	±		128

10.1.15.7.14 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "CreditTransferMandateData1" on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		130
	Type <*Tp*>	[0..1]	±		130
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		131
	DateOfVerification <*DtOfVrfctn*>	[0..1]	DateTime		131
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Binary		131
	FirstPaymentDate <*FrstPmtDt*>	[0..1]	Date		131
	FinalPaymentDate <*FnlPmtDt*>	[0..1]	Date		131
	Frequency <*Frqcy*>	[0..1]	±		132
	Reason <*Rsn*>	[0..1]			132
{Or	Code <*Cd*>	[1..1]	CodeSet		132
Or}	Proprietary <*Prtry*>	[1..1]	Text		132

10.1.15.7.15 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.7.16 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.15.7.17 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.7.18 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.7.19 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.7.20 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

10.1.15.7.21 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.7.22 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.7.23 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 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.7.24 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.7.25 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 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.7.26 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.7.27 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 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.7.28 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
```

10.1.15.7.29 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 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.7.30 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.7.31 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 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.7.32 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.7.33 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.7.34 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.7.35 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.7.36 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.7.37 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 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.7.38 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

10.1.15.7.39 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 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.7.40 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 423 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		423
	InstructionInformation *<InstrInf>*	[0..1]	Text		423

10.1.15.7.41 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		349
	InstructionInformation *<InstrInf>*	[0..1]	Text		349

10.1.15.7.41.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

Datatype: "Instruction4Code" on page 499

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

10.1.15.7.41.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

Datatype: "Max140Text" on page 508

10.1.15.7.42 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 201 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201

10.1.15.7.43 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 438 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		439
	Authority <Authrty>	[0..1]			439
	Name <Nm>	[0..1]	Text		439
	Country <Ctry>	[0..1]	CodeSet	C6	439
	Details <Dtls>	[0..*]			439
	Type <Tp>	[0..1]	Text		440
	Date <Dt>	[0..1]	Date		440
	Country <Ctry>	[0..1]	CodeSet	C6	440
	Code <Cd>	[0..1]	Text		440
	Amount <Amt>	[0..1]	Amount	C1, C7	440
	Information <Inf>	[0..*]	Text		441

10.1.15.7.44 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax *<Tax>* contains the following elements (see "TaxInformation10" on page 479 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]	±		479
	Debtor *<Dbtr>*	[0..1]	±		480
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		480
	ReferenceNumber *<RefNb>*	[0..1]	Text		480
	Method *<Mtd>*	[0..1]	Text		480
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C7	480
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C7	481
	Date *<Dt>*	[0..1]	Date		481
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		481
	Record *<Rcrd>*	[0..*]	±		481

10.1.15.7.45 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 "RemittanceLocation7" on page 441 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		441
	RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]	±		441

10.1.15.7.46 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 461 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		461
	Structured *<Strd>*	[0..*]	±		461

10.1.15.7.47 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		216
	Envelope <*Envlp*>	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.1.15.8 PaymentTransaction135

Definition: Provides further details on the reference and status on the original transactions, included in the original instruction, to which the reversal message applies.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	ReversalIdentification *<RvslId>*	[0..1]	Text		355
	OriginalGroupInformation *<OrgnlGrpInf>*	[0..1]	±		355
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		356
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		356
	OriginalTransactionIdentification *<OrgnlTxId>*	[0..1]	Text		356
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		356
	OriginalClearingSystemReference *<OrgnlClrSysRef>*	[0..1]	Text		356
	OriginalInterbankSettlementAmount *<OrgnlIntrBkSttlmAmt>*	[0..1]	Amount	C1, C7	356
	ReversedInterbankSettlementAmount *<RvsdIntrBkSttlmAmt>*	[1..1]	Amount	C1, C10	357
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		357
	SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		357
	SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			358
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		358
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		358
	ReversedInstructedAmount *<RvsdInstdAmt>*	[0..1]	Amount	C1, C7	358
	ExchangeRate *<XchgRate>*	[0..1]	Rate		359
	CompensationAmount *<CompstnAmt>*	[0..1]	Amount	C1, C7	359
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		359
	ChargesInformation *<ChrgsInf>*	[0..*]	±		360
	InstructingAgent *<InstgAgt>*	[0..1]	±		360
	InstructedAgent *<InstdAgt>*	[0..1]	±		360
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		361
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]			361
	InterbankSettlementAmount *<IntrBkSttlmAmt>*	[0..1]	Amount	C1, C7	363
	Amount *<Amt>*	[0..1]	±		363
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		364
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		364
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		364
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		364
	SettlementInformation *<SttlmInf>*	[0..1]		C15, C16, C21,	365

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
				C22, C23, C24, C29, C30	
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		367
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	367
	ClearingSystem <ClrSys>	[0..1]			368
{Or	Code <Cd>	[1..1]	CodeSet		368
Or}	Proprietary <Prtry>	[1..1]	Text		368
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		368
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	369
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		369
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	370
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		370
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	371
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		371
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		372
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		372
	RemittanceInformation <RmtInf>	[0..1]	±		373
	UltimateDebtor <UltmtDbtr>	[0..1]	±		373
	Debtor <Dbtr>	[0..1]	±		373
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	373
	DebtorAgent <DbtrAgt>	[0..1]	±		374
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	374
	CreditorAgent <CdtrAgt>	[0..1]	±		375
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	375
	Creditor <Cdtr>	[0..1]	±		376
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	376
	UltimateCreditor <UltmtCdtr>	[0..1]	±		377
	Purpose <Purp>	[0..1]	±		377

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SupplementaryData <*SplmtryData*>	[0..*]	±	C28	378

Constraints

- **ChargesInformationAndReversedInstructedAmountRule**

If ChargesInformation is present, then ReversedInstructedAmount must be present.

```
On Condition
    /ChargesInformation[1] is present
 And    /ChargesInformation[1]/Amount is present
Following Must be True
    /ReversedInstructedAmount Must be present
```

- **ReversedInstructedAmountAndExchangeRate1Rule**

If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

```
On Condition
    /ReversedInstructedAmount is present
 And    /ReversedInstructedAmount/attribute::Currency is different from /
ReversedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be present
```

- **ReversedInstructedAmountAndExchangeRate2Rule**

If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

```
On Condition
    /ReversedInstructedAmount is present
 And    /ReversedInstructedAmount/attribute::Currency is equal to /
ReversedInterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

10.1.15.8.1 ReversalIdentification <RvslId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction.

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

Datatype: "Max35Text" on page 510

10.1.15.8.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 205 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		205
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		205
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		205

10.1.15.8.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 510

10.1.15.8.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 510

10.1.15.8.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 510

10.1.15.8.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

Definition: Universally unique identifier to provide the original end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 505

10.1.15.8.7 OriginalClearingSystemReference <OrgnlClrSysRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 510

10.1.15.8.8 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.8.9 ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the reversed instruction.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.8.10 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: The InterbankSettlementDate is the interbank settlement date of the reversal message, and not of the original instruction.

Datatype: "ISODate" on page 503

10.1.15.8.11 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Usage: the SettlementPriority is the settlement priority of the reversal message, and not of the original instruction.

Datatype: "Priority3Code" on page 500

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.15.8.12 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitDateTime <*DbtDtTm*>	[0..1]	DateTime		358
	CreditDateTime <*CdtDtTm*>	[0..1]	DateTime		358

10.1.15.8.12.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.8.12.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.8.13 ReversedInstructedAmount <RvsdInstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.8.14 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 506

10.1.15.8.15 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.8.16 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.

Usage: The ChargeBearer applies to the reversal message, not to the original instruction.

Datatype: "ChargeBearerType1Code" on page 490

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.

10.1.15.8.17 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the processing of the reversal transaction.

ChargesInformation <ChrgsInf> contains the following elements (see "Charges7" on page 128 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	128
	Agent <Agt>	[1..1]	±		128

10.1.15.8.18 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.8.19 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.8.20 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 471 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		471
	Reason <Rsn>	[0..1]			472
{Or	Code <Cd>	[1..1]	CodeSet		472
Or}	Proprietary <Prtry>	[1..1]	Text		472
	AdditionalInformation <AddtlInf>	[0..*]	Text		472

10.1.15.8.21 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference35 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C7	363
	Amount <*Amt*>	[0..1]	±		363
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		364
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		364
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		364
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		364
	SettlementInformation <*SttlmInf*>	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	365
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		367
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	367
	ClearingSystem <*ClrSys*>	[0..1]			368
{Or	Code <*Cd*>	[1..1]	CodeSet		368
Or}	Proprietary <*Prtry*>	[1..1]	Text		368
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		368
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	369
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		369
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	370
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		370
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	371
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		371
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		372
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		372
	RemittanceInformation <*RmtInf*>	[0..1]	±		373
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		373
	Debtor <*Dbtr*>	[0..1]	±		373
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	373

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAgent *<DbtrAgt>*	[0..1]	±		374
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	374
	CreditorAgent *<CdtrAgt>*	[0..1]	±		375
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	375
	Creditor *<Cdtr>*	[0..1]	±		376
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	376
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		377
	Purpose *<Purp>*	[0..1]	±		377

10.1.15.8.21.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.8.21.2 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 126 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C7	126
Or}	EquivalentAmount <EqvtAmt>	[1..1]			127
	Amount <Amt>	[1..1]	Amount	C1, C7	127
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	127

10.1.15.8.21.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 503

10.1.15.8.21.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 503

10.1.15.8.21.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		129
Or}	DateTime <DtTm>	[1..1]	DateTime		130

10.1.15.8.21.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		219
	PostalAddress *<PstlAdr>*	[0..1]	±		219
	Identification *<Id>*	[0..1]	±		220
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C6	220
	ContactDetails *<CtctDtls>*	[0..1]	±		221

10.1.15.8.21.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C21 "SettlementMethodAgentRule", C22 "SettlementMethodClearingRule", C23 "SettlementMethodCoverAgentRule", C24 "SettlementMethodCoverRule", C29 "ThirdReimbursementAgentAccountRule", C30 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		367
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	367
	ClearingSystem *<ClrSys>*	[0..1]			368
{Or	Code *<Cd>*	[1..1]	CodeSet		368
Or}	Proprietary *<Prtry>*	[1..1]	Text		368
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		368
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	369
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		369
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	370
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		370
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	371

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodClearingRule**

  If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

  If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or    /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

  If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

  If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And   /InstructedReimbursementAgent Must be present
  ```

10.1.15.8.21.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 502

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.1.15.8.21.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
```

10.1.15.8.21.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		368
Or}	Proprietary *<Prtry>*	[1..1]	Text		368

10.1.15.8.21.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 493

10.1.15.8.21.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.15.8.21.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.8.21.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.8.21.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.8.21.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.15.8.21.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.8.21.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.8.21.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 423 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		424
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		424
	ServiceLevel *<SvcLvl>*	[0..*]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	LocalInstrument *<LclInstrm>*	[0..1]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	SequenceType *<SeqTp>*	[0..1]	CodeSet		426
	CategoryPurpose *<CtgyPurp>*	[0..1]			426
{Or	Code *<Cd>*	[1..1]	CodeSet		426
Or}	Proprietary *<Prtry>*	[1..1]	Text		426

10.1.15.8.21.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 499

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.1.15.8.21.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains one of the following elements (see "MandateRelatedData2Choice" on page 138 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]	±	C2, C3	138
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		139

10.1.15.8.21.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation21" on page 461 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		461
	Structured <Strd>	[0..*]	±		461

10.1.15.8.21.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.8.21.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.8.21.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.8.21.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.8.21.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
```

10.1.15.8.21.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.8.21.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.8.21.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.8.21.20 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.8.21.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.8.21.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 201 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		201
Or}	Proprietary *<Prtry>*	[1..1]	Text		201

10.1.15.8.22 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		216
	Envelope *<Envlp>*	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.1.15.9 PaymentTransaction133

Definition: Provides further details on the reference and status on the original transactions, included in the original instruction, to which the return message applies.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	ReturnIdentification *<RtrId>*	[0..1]	Text		382
	OriginalGroupInformation *<OrgnlGrpInf>*	[0..1]	±		383
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		383
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		383
	OriginalTransactionIdentification *<OrgnlTxId>*	[0..1]	Text		383
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		383
	OriginalClearingSystemReference *<OrgnlClrSysRef>*	[0..1]	Text		384
	OriginalInterbankSettlementAmount *<OrgnlIntrBkSttlmAmt>*	[0..1]	Amount	C1, C7	384
	OriginalInterbankSettlementDate *<OrgnlIntrBkSttlmDt>*	[0..1]	Date		384
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		384
	ReturnedInterbankSettlementAmount *<RtrdIntrBkSttlmAmt>*	[1..1]	Amount	C1, C10	385
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		385
	SettlementPriority *<SttlmPrty>*	[0..1]	CodeSet		386
	SettlementTimeIndication *<SttlmTmIndctn>*	[0..1]			386
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		386
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		386
	SettlementTimeRequest *<SttlmTmReq>*	[0..1]	±		386
	ReturnedInstructedAmount *<RtrdInstdAmt>*	[0..1]	Amount	C1, C7	387
	ExchangeRate *<XchgRate>*	[0..1]	Rate		387
	CompensationAmount *<CompstnAmt>*	[0..1]	Amount	C1, C7	387
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		388
	ChargesInformation *<ChrgsInf>*	[0..*]	±		388
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		389
	InstructingAgent *<InstgAgt>*	[0..1]	±		389
	InstructedAgent *<InstdAgt>*	[0..1]	±		389
	ReturnChain *<RtrChain>*	[0..1]		C25, C27, C30, C36, C39, C42	389
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		391
	Debtor *<Dbtr>*	[1..1]	±		391

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	392
	InitiatingParty *<InitgPty>*	[0..1]	±		392
	DebtorAgent *<DbtrAgt>*	[0..1]	±		393
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	393
	PreviousInstructingAgent1 *<PrvsInstgAgt1>*	[0..1]	±		394
	PreviousInstructingAgent1Account *<PrvsInstgAgt1Acct>*	[0..1]	±	C14, C13	394
	PreviousInstructingAgent2 *<PrvsInstgAgt2>*	[0..1]	±		395
	PreviousInstructingAgent2Account *<PrvsInstgAgt2Acct>*	[0..1]	±	C14, C13	395
	PreviousInstructingAgent3 *<PrvsInstgAgt3>*	[0..1]	±		395
	PreviousInstructingAgent3Account *<PrvsInstgAgt3Acct>*	[0..1]	±	C14, C13	396
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		396
	IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	C14, C13	397
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		397
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	C14, C13	398
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		398
	IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	C14, C13	399
	CreditorAgent *<CdtrAgt>*	[0..1]	±		399
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	400
	Creditor *<Cdtr>*	[1..1]	±		400
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C14, C13	401
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		401
	ReturnReasonInformation *<RtrRsnInf>*	[0..*]	±	C47	401
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]		C62	402
	InterbankSettlementAmount *<IntrBkSttlmAmt>*	[0..1]	Amount	C1, C7	404
	Amount *<Amt>*	[0..1]	±		405
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		405
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		405

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		405
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		405
	SettlementInformation *<SttlmInf>*	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	406
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		408
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C14, C13	408
	ClearingSystem *<ClrSys>*	[0..1]			409
{Or	Code *<Cd>*	[1..1]	CodeSet		409
Or}	Proprietary *<Prtry>*	[1..1]	Text		409
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		409
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	410
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		410
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	411
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		411
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C14, C13	412
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		412
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		413
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		413
	RemittanceInformation *<RmtInf>*	[0..1]	±		414
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		414
	Debtor *<Dbtr>*	[0..1]	±		414
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C14, C13	414
	DebtorAgent *<DbtrAgt>*	[0..1]	±		415
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	415
	CreditorAgent *<CdtrAgt>*	[0..1]	±		416
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	416

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		417
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	417
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		418
	Purpose <*Purp*>	[0..1]	±		418
	UnderlyingCustomerCreditTransfer <*UndrlygCstmrCdtTrf*>	[0..1]	±	C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	419
	SupplementaryData <*SplmtryData*>	[0..*]	±	C28	422

Constraints

- **ChargesInformationAndReturnedInstructedAmountRule**

  If ChargesInformation is present, then ReturnedInstructedAmount must be present.

  ```
  On Condition
      /ChargesInformation[1] is present
   And    /ChargesInformation[1]/Amount is present
  Following Must be True
      /ReturnedInstructedAmount Must be present
  ```

- **ReturnedInstructedAmountAndExchangeRate1Rule**

  If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

  ```
  On Condition
      /ReturnedInstructedAmount is present
   And    /ReturnedInstructedAmount/attribute::Currency is different from /
  ReturnedInterbankSettlementAmount/attribute::Currency
  Following Must be True
      /ExchangeRate Must be present
  ```

- **ReturnedInstructedAmountAndExchangeRate2Rule**

  If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

  ```
  On Condition
      /ReturnedInstructedAmount is present
   And    /ReturnedInstructedAmount/attribute::Currency is equal to /
  ReturnedInterbankSettlementAmount/attribute::Currency
  Following Must be True
      /ExchangeRate Must be absent
  ```

10.1.15.9.1 ReturnIdentification <RtrId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction.

Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned.

Datatype: "Max35Text" on page 510

10.1.15.9.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 205 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		205
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		205
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		205

10.1.15.9.3 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 510

10.1.15.9.4 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 510

10.1.15.9.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 510

10.1.15.9.6 OriginalUETR <OrgnlUETR>

Presence: [0..1]

Definition: Universally unique identifier to provide the original end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 505

10.1.15.9.7 OriginalClearingSystemReference <OrgnlClrSysRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 510

10.1.15.9.8 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.9.9 OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message.

Datatype: "ISODate" on page 503

10.1.15.9.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 426 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		427
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		427
	ServiceLevel <SvcLvl>	[0..*]			427
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428
	LocalInstrument <LclInstrm>	[0..1]			428
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428
	CategoryPurpose <CtgyPurp>	[0..1]			428
{Or	Code <Cd>	[1..1]	CodeSet		429
Or}	Proprietary <Prtry>	[1..1]	Text		429

10.1.15.9.11 ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 487

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.9.12 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.

Datatype: "ISODate" on page 503

10.1.15.9.13 SettlementPriority <SttlmPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction.

Datatype: "Priority3Code" on page 500

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.15.9.14 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitDateTime *<DbtDtTm>*	[0..1]	DateTime		386
	CreditDateTime *<CdtDtTm>*	[0..1]	DateTime		386

10.1.15.9.14.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.9.14.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 504

10.1.15.9.15 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 223 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CLSTime *<CLSTm>*	[0..1]	Time		224
	TillTime *<TillTm>*	[0..1]	Time		224
	FromTime *<FrTm>*	[0..1]	Time		224
	RejectTime *<RjctTm>*	[0..1]	Time		224

10.1.15.9.16 ReturnedInstructedAmount <RtrdInstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.15.9.17 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 506

10.1.15.9.18 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.15.9.19 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Usage: The ChargeBearer applies to the return message, not to the original instruction.

Datatype: "ChargeBearerType1Code" on page 490

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

10.1.15.9.20 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the processing of the return transaction.

ChargesInformation <ChrgsInf> contains the following elements (see "Charges7" on page 128 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	128
	Agent <Agt>	[1..1]	±		128

10.1.15.9.21 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the clearing system, to unambiguously identify the return instruction.

Datatype: "Max35Text" on page 510

10.1.15.9.22 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.23 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.24 ReturnChain <RtrChain>

Presence: [0..1]

Definition: Provides all parties (agents and non-agents) involved in a return transaction.

Impacted by: C25 "IntermediaryAgent1AccountRule", C27 "IntermediaryAgent2AccountRule", C30 "IntermediaryAgent3AccountRule", C36 "PreviousInstructingAgent1AccountRule", C39 "PreviousInstructingAgent2AccountRule", C42 "PreviousInstructingAgent3AccountRule"

ReturnChain <RtrChain> contains the following **TransactionParties10** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		391
	Debtor <Dbtr>	[1..1]	±		391
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	392
	InitiatingParty <InitgPty>	[0..1]	±		392
	DebtorAgent <DbtrAgt>	[0..1]	±		393
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	393
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		394
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C14, C13	394
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		395
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C14, C13	395
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		395
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C14, C13	396
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		396
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C14, C13	397
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		397
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C14, C13	398
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		398
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C14, C13	399
	CreditorAgent <CdtrAgt>	[0..1]	±		399
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	400
	Creditor <Cdtr>	[1..1]	±		400
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	401
	UltimateCreditor <UltmtCdtr>	[0..1]	±		401

Constraints

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

```
On Condition
    /IntermediaryAgent1 is absent
Following Must be True
    /IntermediaryAgent1Account Must be absent
```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

```
On Condition
    /IntermediaryAgent2 is absent
Following Must be True
    /IntermediaryAgent2Account Must be absent
```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

```
On Condition
    /IntermediaryAgent3 is absent
Following Must be True
    /IntermediaryAgent3Account Must be absent
```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
    /PreviousInstructingAgent1 is absent
Following Must be True
    /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
    /PreviousInstructingAgent2 is absent
Following Must be True
    /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
    /PreviousInstructingAgent3 is absent
Following Must be True
    /PreviousInstructingAgent3Account Must be absent
```

10.1.15.9.24.1 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		223
Or}	Agent *<Agt>*	[1..1]	±		223

10.1.15.9.24.2 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		223
Or}	Agent *<Agt>*	[1..1]	±		223

10.1.15.9.24.3 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.24.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		223
Or}	Agent *<Agt>*	[1..1]	±		223

10.1.15.9.24.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.24.6 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.9.24.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.24.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.9.24.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.9.24.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
```

10.1.15.9.24.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the instructing agent.

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.24.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
```

10.1.15.9.24.13 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		151
	BranchIdentification <BrnchId>	[0..1]	±		152

10.1.15.9.24.14 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.9.24.15 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.24.16 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.24.17 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.24.18 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.24.19 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.24.20 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.24.21 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		223
Or}	Agent *<Agt>*	[1..1]	±		223

10.1.15.9.24.22 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
    ```

10.1.15.9.24.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		223
Or}	Agent <*Agt*>	[1..1]	±		223

10.1.15.9.25 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: C47 "ReturnReasonRule"

ReturnReasonInformation <RtrRsnInf> contains the following elements (see "PaymentReturnReason6" on page 469 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		470
	Reason *<Rsn>*	[0..1]			470
{Or	Code *<Cd>*	[1..1]	CodeSet		471
Or}	Proprietary *<Prtry>*	[1..1]	Text		471
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		471

Constraints

- **ReturnReasonRule**

  If Reason/Code is equal to NARR, then AddititionalInformation must be present.

  ```
  On Condition
       /Reason/Code is present
   And    /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code
   And    /Reason is present
  Following Must be True
       /AdditionalInformation[1] Must be present
  ```

10.1.15.9.26 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

Impacted by: C62 "UnderlyingCustomerCreditTransferRule"

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference36 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C7	404
	Amount <*Amt*>	[0..1]	±		405
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		405
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		405
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		405
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		405
	SettlementInformation <*SttlmInf*>	[0..1]		C15, C16, C21, C22, C23, C24, C29, C30	406
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		408
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C14, C13	408
	ClearingSystem <*ClrSys*>	[0..1]			409
{Or	Code <*Cd*>	[1..1]	CodeSet		409
Or}	Proprietary <*Prtry*>	[1..1]	Text		409
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		409
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	410
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		410
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	411
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		411
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C14, C13	412
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		412
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		413
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		413
	RemittanceInformation <*RmtInf*>	[0..1]	±		414
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		414
	Debtor <*Dbtr*>	[0..1]	±		414
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	414

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebtorAgent <*DbtrAgt*>	[0..1]	±		415
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	415
	CreditorAgent <*CdtrAgt*>	[0..1]	±		416
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C14, C13	416
	Creditor <*Cdtr*>	[0..1]	±		417
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	417
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		418
	Purpose <*Purp*>	[0..1]	±		418
	UnderlyingCustomerCreditTransfer <*UndrlygCstmrCdtTrf*>	[0..1]	±	C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C56, C58	419

Constraints

- **UnderlyingCustomerCreditTransferRule**

    The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

10.1.15.9.26.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

    The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

    The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.15.9.26.2 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 126 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C7	126
Or}	EquivalentAmount <EqvtAmt>	[1..1]			127
	Amount <Amt>	[1..1]	Amount	C1, C7	127
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	127

10.1.15.9.26.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 503

10.1.15.9.26.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 503

10.1.15.9.26.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		129
Or}	DateTime <DtTm>	[1..1]	DateTime		130

10.1.15.9.26.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.15.9.26.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C21 "SettlementMethodAgentRule", C22 "SettlementMethodClearingRule", C23 "SettlementMethodCoverAgentRule", C24 "SettlementMethodCoverRule", C29 "ThirdReimbursementAgentAccountRule", C30 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		408
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	408
	ClearingSystem <ClrSys>	[0..1]			409
{Or	Code <Cd>	[1..1]	CodeSet		409
Or}	Proprietary <Prtry>	[1..1]	Text		409
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		409
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	410
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		410
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	411
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		411
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	412

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or    /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodClearingRule**

  If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

  If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or    /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

  If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
       /ThirdReimbursementAgent is absent
  Following Must be True
       /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

  If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

  ```
  On Condition
       /ThirdReimbursementAgent is present
  Following Must be True
       /InstructingReimbursementAgent Must be present
   And    /InstructedReimbursementAgent Must be present
  ```

10.1.15.9.26.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 502

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.1.15.9.26.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.15.9.26.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		409
Or}	Proprietary *<Prtry>*	[1..1]	Text		409

10.1.15.9.26.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 493

10.1.15.9.26.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.15.9.26.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		151
	BranchIdentification <*BrnchId*>	[0..1]	±		152

10.1.15.9.26.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		122
	Type <*Tp*>	[0..1]	±		122
	Currency <*Ccy*>	[0..1]	CodeSet	C1	122
	Name <*Nm*>	[0..1]	Text		123
	Proxy <*Prxy*>	[0..1]	±		123

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
  ```

10.1.15.9.26.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.26.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.26.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.26.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.26.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 423 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		424
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		424
	ServiceLevel *<SvcLvl>*	[0..*]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	LocalInstrument *<LclInstrm>*	[0..1]			425
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425
	SequenceType *<SeqTp>*	[0..1]	CodeSet		426
	CategoryPurpose *<CtgyPurp>*	[0..1]			426
{Or	Code *<Cd>*	[1..1]	CodeSet		426
Or}	Proprietary *<Prtry>*	[1..1]	Text		426

10.1.15.9.26.9 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 499

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.1.15.9.26.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains one of the following elements (see "MandateRelatedData2Choice" on page 138 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]	±	C2, C3	138
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		139

10.1.15.9.26.11 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation21" on page 461 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		461
	Structured <Strd>	[0..*]	±		461

10.1.15.9.26.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.9.26.13 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.9.26.14 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.26.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.26.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.26.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 151 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		151
	BranchIdentification *<BrnchId>*	[0..1]	±		152

10.1.15.9.26.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Currency <Ccy>	[0..1]	CodeSet	C1	122
	Name <Nm>	[0..1]	Text		123
	Proxy <Prxy>	[0..1]	±		123

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
  ```

10.1.15.9.26.19 Creditor <Cdtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		223
Or}	Agent <Agt>	[1..1]	±		223

10.1.15.9.26.20 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 121 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		122
	Type *<Tp>*	[0..1]	±		122
	Currency *<Ccy>*	[0..1]	CodeSet	C1	122
	Name *<Nm>*	[0..1]	Text		123
	Proxy *<Prxy>*	[0..1]	±		123

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
  ```

10.1.15.9.26.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party40Choice" on page 222 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		223
Or}	Agent *<Agt>*	[1..1]	±		223

10.1.15.9.26.22 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 201 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		201
Or}	Proprietary <*Prtry*>	[1..1]	Text		201

10.1.15.9.26.23 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: C19 "IntermediaryAgent1AccountRule", C22 "IntermediaryAgent2AccountRule", C24 "IntermediaryAgent2Rule", C26 "IntermediaryAgent3AccountRule", C28 "IntermediaryAgent3Rule", C31 "PreviousInstructingAgent1AccountRule", C35 "PreviousInstructingAgent2AccountRule", C37 "PreviousInstructingAgent2Rule", C39 "PreviousInstructingAgent3AccountRule", C41 "PreviousInstructingAgent3Rule", C33 "PreviousInstructingAgent1Guideline", C56 "UltimateCreditorGuideline", C58 "UltimateDebtorGuideline"

UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following elements (see "CreditTransferTransaction52" on page 310 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		313
	InitiatingParty <InitgPty>	[0..1]	±		314
	Debtor <Dbtr>	[1..1]	±		314
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	314
	DebtorAgent <DbtrAgt>	[1..1]	±		315
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	315
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		316
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C14, C13	316
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		317
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C14, C13	317
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		318
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C14, C13	318
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		319
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C14, C13	319
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		320
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C14, C13	320
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		321
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C14, C13	321
	CreditorAgent <CdtrAgt>	[1..1]	±		322
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	322
	Creditor <Cdtr>	[1..1]	±		323
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	323
	UltimateCreditor <UltmtCdtr>	[0..1]	±		324
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		324
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			325
	Code <Cd>	[0..1]	CodeSet		325

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionInformation *<InstrInf>*	[0..1]	Text		325
	Tax *<Tax>*	[0..1]	±		325
	RemittanceInformation *<RmtInf>*	[0..1]	±		326
	InstructedAmount *<InstdAmt>*	[0..1]	Amount	C1, C7	326

Constraints

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **PreviousInstructingAgent1AccountRule**

  If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent1 is absent
  Following Must be True
      /PreviousInstructingAgent1Account Must be absent
  ```

- **PreviousInstructingAgent1Guideline**

  It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

  If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is absent
  Following Must be True
      /PreviousInstructingAgent2Account Must be absent
  ```

- **PreviousInstructingAgent2Rule**

  If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

  ```
  On Condition
      /PreviousInstructingAgent2 is present
  Following Must be True
      /PreviousInstructingAgent1 Must be present
  ```

- **PreviousInstructingAgent3AccountRule**

  If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is absent
  Following Must be True
      /PreviousInstructingAgent3Account Must be absent
  ```

- **PreviousInstructingAgent3Rule**

  If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

  ```
  On Condition
      /PreviousInstructingAgent3 is present
  Following Must be True
      /PreviousInstructingAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

10.1.15.9.27 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C28 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 216 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		216
	Envelope <*Envlp*>	[1..1]	(External Schema)		216

Constraints

- **SupplementaryDataRule**

  This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

10.1.15.10 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		423
	InstructionInformation <*InstrInf*>	[0..1]	Text		423

10.1.15.10.1 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 494

10.1.15.10.2 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 508

10.1.16   Payment Type

10.1.16.1 PaymentTypeInformation27

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		424
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		424
	ServiceLevel <*SvcLvl*>	[0..*]			425
{Or	Code <*Cd*>	[1..1]	CodeSet		425
Or}	Proprietary <*Prtry*>	[1..1]	Text		425
	LocalInstrument <*LclInstrm*>	[0..1]			425
{Or	Code <*Cd*>	[1..1]	CodeSet		425
Or}	Proprietary <*Prtry*>	[1..1]	Text		425
	SequenceType <*SeqTp*>	[0..1]	CodeSet		426
	CategoryPurpose <*CtgyPurp*>	[0..1]			426
{Or	Code <*Cd*>	[1..1]	CodeSet		426
Or}	Proprietary <*Prtry*>	[1..1]	Text		426

10.1.16.1.1 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 500

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.16.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 490

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

10.1.16.1.3 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425

10.1.16.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 497

10.1.16.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 510

10.1.16.1.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		425
Or}	Proprietary *<Prtry>*	[1..1]	Text		425

10.1.16.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 495

10.1.16.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 510

10.1.16.1.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 501

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

10.1.16.1.6 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		426
Or}	Proprietary *<Prtry>*	[1..1]	Text		426

10.1.16.1.6.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 493

10.1.16.1.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.16.2 PaymentTypeInformation28

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		427
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		427
	ServiceLevel *<SvcLvl>*	[0..*]			427
{Or	Code *<Cd>*	[1..1]	CodeSet		428
Or}	Proprietary *<Prtry>*	[1..1]	Text		428
	LocalInstrument *<LclInstrm>*	[0..1]			428
{Or	Code *<Cd>*	[1..1]	CodeSet		428
Or}	Proprietary *<Prtry>*	[1..1]	Text		428
	CategoryPurpose *<CtgyPurp>*	[0..1]			428
{Or	Code *<Cd>*	[1..1]	CodeSet		429
Or}	Proprietary *<Prtry>*	[1..1]	Text		429

10.1.16.2.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 500

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.1.16.2.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 490

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

10.1.16.2.3 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428

10.1.16.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 497

10.1.16.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 510

10.1.16.2.4 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		428
Or}	Proprietary <Prtry>	[1..1]	Text		428

10.1.16.2.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 495

10.1.16.2.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 510

10.1.16.2.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		429
Or}	Proprietary *<Prtry>*	[1..1]	Text		429

10.1.16.2.5.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 493

10.1.16.2.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.17   Person Identification

10.1.17.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			429
	BirthDate *<BirthDt>*	[1..1]	Date		430
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		430
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		430
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C6	430
	Other *<Othr>*	[0..*]			430
	Identification *<Id>*	[1..1]	Text		431
	SchemeName *<SchmeNm>*	[0..1]			431
{Or	Code *<Cd>*	[1..1]	CodeSet		431
Or}	Proprietary *<Prtry>*	[1..1]	Text		431
	Issuer *<Issr>*	[0..1]	Text		431

10.1.17.1.1 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		430
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		430
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		430
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C6	430

10.1.17.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 503

10.1.17.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 510

10.1.17.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 510

10.1.17.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 491

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

10.1.17.1.2 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		431
	SchemeName *<SchmeNm>*	[0..1]			431
{Or	Code *<Cd>*	[1..1]	CodeSet		431
Or}	Proprietary *<Prtry>*	[1..1]	Text		431
	Issuer *<Issr>*	[0..1]	Text		431

10.1.17.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 510

10.1.17.1.2.2 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		431
Or}	Proprietary *<Prtry>*	[1..1]	Text		431

10.1.17.1.2.2.1 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 496

10.1.17.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 510

10.1.17.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 510

10.1.17.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		432
	Name <*Nm*>	[0..1]	Text		432
	PhoneNumber <*PhneNb*>	[0..1]	Text		432
	MobileNumber <*MobNb*>	[0..1]	Text		433
	FaxNumber <*FaxNb*>	[0..1]	Text		433
	EmailAddress <*EmailAdr*>	[0..1]	Text		433
	EmailPurpose <*EmailPurp*>	[0..1]	Text		433
	JobTitle <*JobTitl*>	[0..1]	Text		433
	Responsibility <*Rspnsblty*>	[0..1]	Text		433
	Department <*Dept*>	[0..1]	Text		433
	Other <*Othr*>	[0..*]			433
	ChannelType <*ChanlTp*>	[1..1]	Text		434
	Identification <*Id*>	[0..1]	Text		434
	PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		434

10.1.17.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix2Code" on page 499

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

10.1.17.2.2 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 508

10.1.17.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 510

10.1.17.2.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 510

10.1.17.2.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 510

10.1.17.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 509

10.1.17.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: "Max35Text" on page 510

10.1.17.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 510

10.1.17.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 510

10.1.17.2.10 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 510

10.1.17.2.11 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 <*ChanlTp*>	[1..1]	Text		434
	Identification <*Id*>	[0..1]	Text		434

10.1.17.2.11.1 ChannelType <ChanlTp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 510

10.1.17.2.11.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 508

10.1.17.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 500

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.

10.1.18   Postal Address

10.1.18.1 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]			435
{Or	Code *<Cd>*	[1..1]	CodeSet		435
Or}	Proprietary *<Prtry>*	[1..1]	±		436
	Department *<Dept>*	[0..1]	Text		436
	SubDepartment *<SubDept>*	[0..1]	Text		436
	StreetName *<StrtNm>*	[0..1]	Text		436
	BuildingNumber *<BldgNb>*	[0..1]	Text		436
	BuildingName *<BldgNm>*	[0..1]	Text		437
	Floor *<Flr>*	[0..1]	Text		437
	PostBox *<PstBx>*	[0..1]	Text		437
	Room *<Room>*	[0..1]	Text		437
	PostCode *<PstCd>*	[0..1]	Text		437
	TownName *<TwnNm>*	[0..1]	Text		437
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		437
	DistrictName *<DstrctNm>*	[0..1]	Text		437
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		438
	Country *<Ctry>*	[0..1]	CodeSet	C6	438
	AddressLine *<AdrLine>*	[0..7]	Text		438

10.1.18.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		435
Or}	Proprietary *<Prtry>*	[1..1]	±		436

10.1.18.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 489

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.

10.1.18.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 153 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		153
	Issuer <*Issr*>	[1..1]	Text		154
	SchemeName <*SchmeNm*>	[0..1]	Text		154

10.1.18.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 510

10.1.18.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 510

10.1.18.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 510

10.1.18.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 509

10.1.18.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 510

10.1.18.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 510

10.1.18.1.8 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 509

10.1.18.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 510

10.1.18.1.10 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 509

10.1.18.1.11 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 510

10.1.18.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 510

10.1.18.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 510

10.1.18.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 510

10.1.18.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 491

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

10.1.18.1.16 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 510

10.1.19   Regulatory Reporting

10.1.19.1 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		439
	Authority <*Authrty*>	[0..1]			439
	Name <*Nm*>	[0..1]	Text		439
	Country <*Ctry*>	[0..1]	CodeSet	C6	439
	Details <*Dtls*>	[0..*]			439
	Type <*Tp*>	[0..1]	Text		440
	Date <*Dt*>	[0..1]	Date		440
	Country <*Ctry*>	[0..1]	CodeSet	C6	440
	Code <*Cd*>	[0..1]	Text		440
	Amount <*Amt*>	[0..1]	Amount	C1, C7	440
	Information <*Inf*>	[0..*]	Text		441

10.1.19.1.1 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 501

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

10.1.19.1.2 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		439
	Country <*Ctry*>	[0..1]	CodeSet	C6	439

10.1.19.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 508

10.1.19.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 491

Constraints

- **Country**

  The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

10.1.19.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

Details **<Dtls>** contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		440
	Date *<Dt>*	[0..1]	Date		440
	Country *<Ctry>*	[0..1]	CodeSet	C6	440
	Code *<Cd>*	[0..1]	Text		440
	Amount *<Amt>*	[0..1]	Amount	C1, C7	440
	Information *<Inf>*	[0..*]	Text		441

10.1.19.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 510

10.1.19.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 503

10.1.19.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C6 "Country"

Datatype: "CountryCode" on page 491

Constraints

• **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

10.1.19.1.3.4 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 508

10.1.19.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.19.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 510

10.1.20   Remittance

10.1.20.1 RemittanceLocation7

Definition: Provides information on the remittance advice.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		441
	RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]	±		441

10.1.20.1.1 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 510

10.1.20.1.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

RemittanceLocationDetails <RmtLctnDtls> contains the following elements (see "RemittanceLocationData1" on page 467 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		468
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		468
	PostalAddress <PstlAdr>	[0..1]			468
	Name <Nm>	[1..1]	Text		468
	Address <Adr>	[1..1]	±		469

10.1.20.2 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..*]			444
	Type *<Tp>*	[0..1]			446
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			446
{Or	Code *<Cd>*	[1..1]	CodeSet		446
Or}	Proprietary *<Prtry>*	[1..1]	Text		447
	Issuer *<Issr>*	[0..1]	Text		447
	Number *<Nb>*	[0..1]	Text		447
	RelatedDate *<RltdDt>*	[0..1]	Date		448
	LineDetails *<LineDtls>*	[0..*]			448
	Identification *<Id>*	[1..*]			449
	Type *<Tp>*	[0..1]			450
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			450
{Or	Code *<Cd>*	[1..1]	CodeSet		450
Or}	Proprietary *<Prtry>*	[1..1]	Text		450
	Issuer *<Issr>*	[0..1]	Text		451
	Number *<Nb>*	[0..1]	Text		451
	RelatedDate *<RltdDt>*	[0..1]	Date		451
	Description *<Desc>*	[0..1]	Text		451
	Amount *<Amt>*	[0..1]			451
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C1, C7	452
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			453
	Type *<Tp>*	[0..1]			453
{Or	Code *<Cd>*	[1..1]	CodeSet		453
Or}	Proprietary *<Prtry>*	[1..1]	Text		453
	Amount *<Amt>*	[1..1]	Amount	C1, C7	453
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C7	454
	TaxAmount *<TaxAmt>*	[0..*]			454
	Type *<Tp>*	[0..1]			454
{Or	Code *<Cd>*	[1..1]	CodeSet		455
Or}	Proprietary *<Prtry>*	[1..1]	Text		455
	Amount *<Amt>*	[1..1]	Amount	C1, C7	455

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			455
	Amount *<Amt>*	[1..1]	Amount	C1, C7	456
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		456
	Reason *<Rsn>*	[0..1]	Text		456
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		456
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C7	457
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		457
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		458
	Invoicer *<Invcr>*	[0..1]	±		459
	Invoicee *<Invcee>*	[0..1]	±		459
	TaxRemittance *<TaxRmt>*	[0..1]	±		460
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]	±		460
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		461

10.1.20.2.1 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]			446
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			446
{Or	Code <*Cd*>	[1..1]	CodeSet		446
Or}	Proprietary <*Prtry*>	[1..1]	Text		447
	Issuer <*Issr*>	[0..1]	Text		447
	Number <*Nb*>	[0..1]	Text		447
	RelatedDate <*RltdDt*>	[0..1]	Date		448
	LineDetails <*LineDtls*>	[0..*]			448
	Identification <*Id*>	[1..*]			449
	Type <*Tp*>	[0..1]			450
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			450
{Or	Code <*Cd*>	[1..1]	CodeSet		450
Or}	Proprietary <*Prtry*>	[1..1]	Text		450
	Issuer <*Issr*>	[0..1]	Text		451
	Number <*Nb*>	[0..1]	Text		451
	RelatedDate <*RltdDt*>	[0..1]	Date		451
	Description <*Desc*>	[0..1]	Text		451
	Amount <*Amt*>	[0..1]			451
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C1, C7	452
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			453
	Type <*Tp*>	[0..1]			453
{Or	Code <*Cd*>	[1..1]	CodeSet		453
Or}	Proprietary <*Prtry*>	[1..1]	Text		453
	Amount <*Amt*>	[1..1]	Amount	C1, C7	453
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C1, C7	454
	TaxAmount <*TaxAmt*>	[0..*]			454
	Type <*Tp*>	[0..1]			454
{Or	Code <*Cd*>	[1..1]	CodeSet		455
Or}	Proprietary <*Prtry*>	[1..1]	Text		455
	Amount <*Amt*>	[1..1]	Amount	C1, C7	455

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			455
	Amount *<Amt>*	[1..1]	Amount	C1, C7	456
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		456
	Reason *<Rsn>*	[0..1]	Text		456
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		456
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C7	457

10.1.20.2.1.1 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]			446
{Or	Code *<Cd>*	[1..1]	CodeSet		446
Or}	Proprietary *<Prtry>*	[1..1]	Text		447
	Issuer *<Issr>*	[0..1]	Text		447

10.1.20.2.1.1.1 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		446
Or}	Proprietary *<Prtry>*	[1..1]	Text		447

10.1.20.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 491

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.

10.1.20.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 510

10.1.20.2.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 510

10.1.20.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 510

10.1.20.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 503

10.1.20.2.1.4 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..*]			449
	Type <Tp>	[0..1]			450
	CodeOrProprietary <CdOrPrtry>	[1..1]			450
{Or	Code <Cd>	[1..1]	CodeSet		450
Or}	Proprietary <Prtry>	[1..1]	Text		450
	Issuer <Issr>	[0..1]	Text		451
	Number <Nb>	[0..1]	Text		451
	RelatedDate <RltdDt>	[0..1]	Date		451
	Description <Desc>	[0..1]	Text		451
	Amount <Amt>	[0..1]			451
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	452
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			453
	Type <Tp>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Amount <Amt>	[1..1]	Amount	C1, C7	453
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	454
	TaxAmount <TaxAmt>	[0..*]			454
	Type <Tp>	[0..1]			454
{Or	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Amount <Amt>	[1..1]	Amount	C1, C7	455
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			455
	Amount <Amt>	[1..1]	Amount	C1, C7	456
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		456
	Reason <Rsn>	[0..1]	Text		456
	AdditionalInformation <AddtlInf>	[0..1]	Text		456
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	457

10.1.20.2.1.4.1 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]			450
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			450
{Or	Code <*Cd*>	[1..1]	CodeSet		450
Or}	Proprietary <*Prtry*>	[1..1]	Text		450
	Issuer <*Issr*>	[0..1]	Text		451
	Number <*Nb*>	[0..1]	Text		451
	RelatedDate <*RltdDt*>	[0..1]	Date		451

10.1.20.2.1.4.1.1 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]			450
{Or	Code <*Cd*>	[1..1]	CodeSet		450
Or}	Proprietary <*Prtry*>	[1..1]	Text		450
	Issuer <*Issr*>	[0..1]	Text		451

10.1.20.2.1.4.1.1.1 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		450
Or}	Proprietary <*Prtry*>	[1..1]	Text		450

10.1.20.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 494

10.1.20.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 510

10.1.20.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 510

10.1.20.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 510

10.1.20.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 503

10.1.20.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 509

10.1.20.2.1.4.3 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	C1, C7	452
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			453
	Type <Tp>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Amount <Amt>	[1..1]	Amount	C1, C7	453
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	454
	TaxAmount <TaxAmt>	[0..*]			454
	Type <Tp>	[0..1]			454
{Or	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455
	Amount <Amt>	[1..1]	Amount	C1, C7	455
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			455
	Amount <Amt>	[1..1]	Amount	C1, C7	456
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		456
	Reason <Rsn>	[0..1]	Text		456
	AdditionalInformation <AddtlInf>	[0..1]	Text		456
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	457

10.1.20.2.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.20.2.1.4.3.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

Definition: 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]			453
{Or	Code *<Cd>*	[1..1]	CodeSet		453
Or}	Proprietary *<Prtry>*	[1..1]	Text		453
	Amount *<Amt>*	[1..1]	Amount	C1, C7	453

10.1.20.2.1.4.3.2.1 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		453
Or}	Proprietary *<Prtry>*	[1..1]	Text		453

10.1.20.2.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalDiscountAmountType1Code" on page 494

10.1.20.2.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 510

10.1.20.2.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.20.2.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.20.2.1.4.3.4 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]			454
{Or	Code *<Cd>*	[1..1]	CodeSet		455
Or}	Proprietary *<Prtry>*	[1..1]	Text		455
	Amount *<Amt>*	[1..1]	Amount	C1, C7	455

10.1.20.2.1.4.3.4.1 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		455
Or}	Proprietary *<Prtry>*	[1..1]	Text		455

10.1.20.2.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalTaxAmountType1Code" on page 498

10.1.20.2.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 510

10.1.20.2.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.20.2.1.4.3.5 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	C1, C7	456
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		456
	Reason *<Rsn>*	[0..1]	Text		456
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		456

10.1.20.2.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.20.2.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 491

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

10.1.20.2.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 510

10.1.20.2.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 508

10.1.20.2.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.20.2.2 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 210 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	210
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			211
	Type <Tp>	[0..1]			211
{Or	Code <Cd>	[1..1]	CodeSet		211
Or}	Proprietary <Prtry>	[1..1]	Text		211
	Amount <Amt>	[1..1]	Amount	C1, C7	211
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	212
	TaxAmount <TaxAmt>	[0..*]			212
	Type <Tp>	[0..1]			213
{Or	Code <Cd>	[1..1]	CodeSet		213
Or}	Proprietary <Prtry>	[1..1]	Text		213
	Amount <Amt>	[1..1]	Amount	C1, C7	213
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			213
	Amount <Amt>	[1..1]	Amount	C1, C7	214
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		214
	Reason <Rsn>	[0..1]	Text		214
	AdditionalInformation <AddtlInf>	[0..1]	Text		214
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	215

10.1.20.2.3 CreditorReferenceInformation <CdtRefInf>

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 145 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			145
	CodeOrProprietary <CdOrPrtry>	[1..1]			145
{Or	Code <Cd>	[1..1]	CodeSet		145
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer <Issr>	[0..1]	Text		146
	Reference <Ref>	[0..1]	Text		146

10.1.20.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer <Invcr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.20.2.5 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 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.20.2.6 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 482 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		483
	Debtor <*Dbtr*>	[0..1]	±		483
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		483
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		484
	ReferenceNumber <*RefNb*>	[0..1]	Text		484
	Method <*Mtd*>	[0..1]	Text		484
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C1, C7	484
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C1, C7	484
	Date <*Dt*>	[0..1]	Date		485
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		485
	Record <*Rcrd*>	[0..*]	±		485

10.1.20.2.7 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 464 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			465
	CodeOrProprietary <CdOrPrtry>	[1..1]			465
{Or	Code <Cd>	[1..1]	CodeSet		465
Or}	Proprietary <Prtry>	[1..1]	Text		465
	Issuer <Issr>	[0..1]	Text		465
	Garnishee <Grnshee>	[0..1]	±		466
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		466
	ReferenceNumber <RefNb>	[0..1]	Text		466
	Date <Dt>	[0..1]	Date		466
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	466
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		467
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		467

10.1.20.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 508

10.1.20.3 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		461
	Structured <Strd>	[0..*]	±		461

10.1.20.3.1 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 508

10.1.20.3.2 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 442 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			444
	Type <Tp>	[0..1]			446
	CodeOrProprietary <CdOrPrtry>	[1..1]			446
{Or	Code <Cd>	[1..1]	CodeSet		446
Or}	Proprietary <Prtry>	[1..1]	Text		447
	Issuer <Issr>	[0..1]	Text		447
	Number <Nb>	[0..1]	Text		447
	RelatedDate <RltdDt>	[0..1]	Date		448
	LineDetails <LineDtls>	[0..*]			448
	Identification <Id>	[1..*]			449
	Type <Tp>	[0..1]			450
	CodeOrProprietary <CdOrPrtry>	[1..1]			450
{Or	Code <Cd>	[1..1]	CodeSet		450
Or}	Proprietary <Prtry>	[1..1]	Text		450
	Issuer <Issr>	[0..1]	Text		451
	Number <Nb>	[0..1]	Text		451
	RelatedDate <RltdDt>	[0..1]	Date		451
	Description <Desc>	[0..1]	Text		451
	Amount <Amt>	[0..1]			451
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C7	452
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			453
	Type <Tp>	[0..1]			453
{Or	Code <Cd>	[1..1]	CodeSet		453
Or}	Proprietary <Prtry>	[1..1]	Text		453
	Amount <Amt>	[1..1]	Amount	C1, C7	453
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C7	454
	TaxAmount <TaxAmt>	[0..*]			454
	Type <Tp>	[0..1]			454
{Or	Code <Cd>	[1..1]	CodeSet		455
Or}	Proprietary <Prtry>	[1..1]	Text		455

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	455
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			455
	Amount <Amt>	[1..1]	Amount	C1, C7	456
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		456
	Reason <Rsn>	[0..1]	Text		456
	AdditionalInformation <AddtlInf>	[0..1]	Text		456
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	457
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		457
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		458
	Invoicer <Invcr>	[0..1]	±		459
	Invoicee <Invcee>	[0..1]	±		459
	TaxRemittance <TaxRmt>	[0..1]	±		460
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		460
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		461

10.1.20.4 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]			465
	CodeOrProprietary <CdOrPrtry>	[1..1]			465
{Or	Code <Cd>	[1..1]	CodeSet		465
Or}	Proprietary <Prtry>	[1..1]	Text		465
	Issuer <Issr>	[0..1]	Text		465
	Garnishee <Grnshee>	[0..1]	±		466
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		466
	ReferenceNumber <RefNb>	[0..1]	Text		466
	Date <Dt>	[0..1]	Date		466
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C7	466
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		467
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		467

10.1.20.4.1 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]			465
{Or	Code <*Cd*>	[1..1]	CodeSet		465
Or}	Proprietary <*Prtry*>	[1..1]	Text		465
	Issuer <*Issr*>	[0..1]	Text		465

10.1.20.4.1.1 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		465
Or}	Proprietary <*Prtry*>	[1..1]	Text		465

10.1.20.4.1.1.1 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 495

10.1.20.4.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 510

10.1.20.4.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 510

10.1.20.4.2 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 219 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		219
	PostalAddress *<PstlAdr>*	[0..1]	±		219
	Identification *<Id>*	[0..1]	±		220
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C6	220
	ContactDetails *<CtctDtls>*	[0..1]	±		221

10.1.20.4.3 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 219 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		219
	PostalAddress *<PstlAdr>*	[0..1]	±		219
	Identification *<Id>*	[0..1]	±		220
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C6	220
	ContactDetails *<CtctDtls>*	[0..1]	±		221

10.1.20.4.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: "Max140Text" on page 508

10.1.20.4.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 503

10.1.20.4.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

• **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.20.4.7 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 506):

• *Meaning When True:* True

• *Meaning When False:* False

10.1.20.4.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

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 506):

• *Meaning When True:* True

• *Meaning When False:* False

10.1.20.5 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Method <*Mtd*>	[1..1]	CodeSet		468
	ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		468
	PostalAddress <*PstlAdr*>	[0..1]			468
	Name <*Nm*>	[1..1]	Text		468
	Address <*Adr*>	[1..1]	±		469

10.1.20.5.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 501

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

10.1.20.5.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 509

10.1.20.5.3 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

PostalAddress <PstlAdr> contains the following **NameAndAddress16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		468
	Address <Adr>	[1..1]	±		469

10.1.20.5.3.1 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 508

10.1.20.5.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 434 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			435
{Or	Code <*Cd*>	[1..1]	CodeSet		435
Or}	Proprietary <*Prtry*>	[1..1]	±		436
	Department <*Dept*>	[0..1]	Text		436
	SubDepartment <*SubDept*>	[0..1]	Text		436
	StreetName <*StrtNm*>	[0..1]	Text		436
	BuildingNumber <*BldgNb*>	[0..1]	Text		436
	BuildingName <*BldgNm*>	[0..1]	Text		437
	Floor <*Flr*>	[0..1]	Text		437
	PostBox <*PstBx*>	[0..1]	Text		437
	Room <*Room*>	[0..1]	Text		437
	PostCode <*PstCd*>	[0..1]	Text		437
	TownName <*TwnNm*>	[0..1]	Text		437
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		437
	DistrictName <*DstrctNm*>	[0..1]	Text		437
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		438
	Country <*Ctry*>	[0..1]	CodeSet	C6	438
	AddressLine <*AdrLine*>	[0..7]	Text		438

10.1.21   Status

10.1.21.1 PaymentReturnReason6

Definition: Provides further details on the reason of the return of the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		470
	Reason <Rsn>	[0..1]			470
{Or	Code <Cd>	[1..1]	CodeSet		471
Or}	Proprietary <Prtry>	[1..1]	Text		471
	AdditionalInformation <AddtlInf>	[0..*]	Text		471

Constraints

- **ReturnReasonRule**

    If Reason/Code is equal to NARR, then AddititionalInformation must be present.

```
On Condition
    /Reason/Code is present
 And    /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code
 And    /Reason is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

10.1.21.1.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		219
	PostalAddress <PstlAdr>	[0..1]	±		219
	Identification <Id>	[0..1]	±		220
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C6	220
	ContactDetails <CtctDtls>	[0..1]	±		221

10.1.21.1.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Reason <Rsn> contains one of the following **ReturnReason5Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		471
Or}	Proprietary <Prtry>	[1..1]	Text		471

10.1.21.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the return, as published in an external reason code list.

Datatype: "ExternalReturnReason1Code" on page 497

10.1.21.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the return, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.21.1.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 508

10.1.21.2 PaymentReversalReason9

Definition: Provides further details on the reason of the reversal of the transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		471
	Reason <*Rsn*>	[0..1]			472
{Or	Code <*Cd*>	[1..1]	CodeSet		472
Or}	Proprietary <*Prtry*>	[1..1]	Text		472
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		472

10.1.21.2.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		219
	PostalAddress <*PstlAdr*>	[0..1]	±		219
	Identification <*Id*>	[0..1]	±		220
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C6	220
	ContactDetails <*CtctDtls*>	[0..1]	±		221

10.1.21.2.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Reason <Rsn> contains one of the following **ReversalReason4Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		472
Or}	Proprietary *<Prtry>*	[1..1]	Text		472

10.1.21.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the reversal, as published in an external reason code list.

Datatype: "ExternalReversalReason1Code" on page 497

10.1.21.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 510

10.1.21.2.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 508

10.1.22   System Identification

10.1.22.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		472
Or}	Proprietary *<Prtry>*	[1..1]	Text		472

10.1.22.1.1 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 493

10.1.22.1.2 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 510

10.1.23 Tax

10.1.23.1 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		473
	RegistrationIdentification <*RegnId*>	[0..1]	Text		473
	TaxType <*TaxTp*>	[0..1]	Text		473

10.1.23.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 510

10.1.23.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 510

10.1.23.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 510

10.1.23.2 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		474
	Category <Ctgy>	[0..1]	Text		474
	CategoryDetails <CtgyDtls>	[0..1]	Text		474
	DebtorStatus <DbtrSts>	[0..1]	Text		474
	CertificateIdentification <CertId>	[0..1]	Text		475
	FormsCode <FrmsCd>	[0..1]	Text		475
	Period <Prd>	[0..1]	±		475
	TaxAmount <TaxAmt>	[0..1]			475
	Rate <Rate>	[0..1]	Rate		475
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	476
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	476
	Details <Dtls>	[0..*]			476
	Period <Prd>	[0..1]	±		477
	Amount <Amt>	[1..1]	Amount	C1, C7	477
	AdditionalInformation <AddtlInf>	[0..1]	Text		477

10.1.23.2.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 510

10.1.23.2.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 510

10.1.23.2.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 510

10.1.23.2.4 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 510

10.1.23.2.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 510

10.1.23.2.6 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 510

10.1.23.2.7 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 477 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		478
	Type *<Tp>*	[0..1]	CodeSet		478
	FromToDate *<FrToDt>*	[0..1]	±		479

10.1.23.2.8 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		475
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C7	476
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C7	476
	Details *<Dtls>*	[0..*]			476
	Period *<Prd>*	[0..1]	±		477
	Amount *<Amt>*	[1..1]	Amount	C1, C7	477

10.1.23.2.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 507

10.1.23.2.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.23.2.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.23.2.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]	±		477
	Amount *<Amt>*	[1..1]	Amount	C1, C7	477

10.1.23.2.8.4.1 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 477 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Year		478
	Type <Tp>	[0..1]	CodeSet		478
	FromToDate <FrToDt>	[0..1]	±		479

10.1.23.2.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.23.2.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 508

10.1.23.3 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		478
	Type <Tp>	[0..1]	CodeSet		478
	FromToDate <FrToDt>	[0..1]	±		479

10.1.23.3.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 511

10.1.23.3.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 502

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.

CodeName	Name	Definition
HLF2	SecondHalf	Tax is related to the second half of the period.

10.1.23.3.3 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 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		129
	ToDate <ToDt>	[1..1]	Date		129

10.1.23.4 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]	±		479
	Debtor <Dbtr>	[0..1]	±		480
	AdministrationZone <AdmstnZone>	[0..1]	Text		480
	ReferenceNumber <RefNb>	[0..1]	Text		480
	Method <Mtd>	[0..1]	Text		480
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C7	480
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C7	481
	Date <Dt>	[0..1]	Date		481
	SequenceNumber <SeqNb>	[0..1]	Quantity		481
	Record <Rcrd>	[0..*]	±		481

10.1.23.4.1 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 473 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		473
	RegistrationIdentification <RegnId>	[0..1]	Text		473
	TaxType <TaxTp>	[0..1]	Text		473

10.1.23.4.2 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 486 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		486
	RegistrationIdentification *<RegnId>*	[0..1]	Text		486
	TaxType *<TaxTp>*	[0..1]	Text		486
	Authorisation *<Authstn>*	[0..1]			486
	Title *<Titl>*	[0..1]	Text		486
	Name *<Nm>*	[0..1]	Text		487

10.1.23.4.3 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 510

10.1.23.4.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 508

10.1.23.4.5 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 510

10.1.23.4.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.23.4.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

10.1.23.4.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 503

10.1.23.4.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 506

10.1.23.4.10 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record **<Rcrd>** contains the following elements (see "TaxRecord3" on page 473 for details)

Or	MessageElement**<XML Tag>**	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		474
	Category *<Ctgy>*	[0..1]	Text		474
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		474
	DebtorStatus *<DbtrSts>*	[0..1]	Text		474
	CertificateIdentification *<CertId>*	[0..1]	Text		475
	FormsCode *<FrmsCd>*	[0..1]	Text		475
	Period *<Prd>*	[0..1]	±		475
	TaxAmount *<TaxAmt>*	[0..1]			475
	Rate *<Rate>*	[0..1]	Rate		475
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C7	476
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C7	476
	Details *<Dtls>*	[0..*]			476
	Period *<Prd>*	[0..1]	±		477
	Amount *<Amt>*	[1..1]	Amount	C1, C7	477
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		477

10.1.23.5 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]	±		483
	Debtor *<Dbtr>*	[0..1]	±		483
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		483
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		484
	ReferenceNumber *<RefNb>*	[0..1]	Text		484
	Method *<Mtd>*	[0..1]	Text		484
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C7	484
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C7	484
	Date *<Dt>*	[0..1]	Date		485
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		485
	Record *<Rcrd>*	[0..*]	±		485

10.1.23.5.1 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 473 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		473
	RegistrationIdentification <RegnId>	[0..1]	Text		473
	TaxType <TaxTp>	[0..1]	Text		473

10.1.23.5.2 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 486 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		486
	RegistrationIdentification <RegnId>	[0..1]	Text		486
	TaxType <TaxTp>	[0..1]	Text		486
	Authorisation <Authstn>	[0..1]			486
	Title <Titl>	[0..1]	Text		486
	Name <Nm>	[0..1]	Text		487

10.1.23.5.3 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 486 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		486
	RegistrationIdentification <RegnId>	[0..1]	Text		486
	TaxType <TaxTp>	[0..1]	Text		486
	Authorisation <Authstn>	[0..1]			486
	Title <Titl>	[0..1]	Text		486
	Name <Nm>	[0..1]	Text		487

10.1.23.5.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 510

10.1.23.5.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 508

10.1.23.5.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 510

10.1.23.5.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.23.5.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 487

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.1.23.5.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 503

10.1.23.5.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 506

10.1.23.5.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see "TaxRecord3" on page 473 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		474
	Category <Ctgy>	[0..1]	Text		474
	CategoryDetails <CtgyDtls>	[0..1]	Text		474
	DebtorStatus <DbtrSts>	[0..1]	Text		474
	CertificateIdentification <CertId>	[0..1]	Text		475
	FormsCode <FrmsCd>	[0..1]	Text		475
	Period <Prd>	[0..1]	±		475
	TaxAmount <TaxAmt>	[0..1]			475
	Rate <Rate>	[0..1]	Rate		475
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C7	476
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C7	476
	Details <Dtls>	[0..*]			476
	Period <Prd>	[0..1]	±		477
	Amount <Amt>	[1..1]	Amount	C1, C7	477
	AdditionalInformation <AddtlInf>	[0..1]	Text		477

10.1.23.6 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		486
	RegistrationIdentification <*RegnId*>	[0..1]	Text		486
	TaxType <*TaxTp*>	[0..1]	Text		486
	Authorisation <*Authstn*>	[0..1]			486
	Title <*Titl*>	[0..1]	Text		486
	Name <*Nm*>	[0..1]	Text		487

10.1.23.6.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 510

10.1.23.6.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 510

10.1.23.6.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 510

10.1.23.6.4 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		486
	Name <*Nm*>	[0..1]	Text		487

10.1.23.6.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 510

10.1.23.6.4.2 Name \<Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 508

10.2   Message Datatypes

10.2.1   Amount

10.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 488

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.2.1.2 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 489

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

10.2.2 Binary

10.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

10.2.3 CodeSet

10.2.3.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Constraints

- **ActiveCurrency**

  The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

10.2.3.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

10.2.3.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

10.2.3.4 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and

CodeName	Name	Definition
		supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

10.2.3.5 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

10.2.3.6 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

10.2.3.7 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern   [A-Z]{2,2}

Constraints

• **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

10.2.3.8 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

10.2.3.9 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.

10.2.3.10 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.
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.

10.2.3.11 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength   1

maxLength   4

10.2.3.12 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength   1

maxLength   4

10.2.3.13 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength   1

maxLength   3

10.2.3.14 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength   1

maxLength   4

10.2.3.15 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	5

10.2.3.16 ExternalCreditorAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.17 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

10.2.3.18 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.19 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.20 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.21 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

10.2.3.22 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.23 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

10.2.3.24 ExternalPaymentGroupStatus1Code

Definition: Specifies the status of a group of payment instructions, as published in an external payment group status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.25 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.26 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.27 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.28 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.29 ExternalReturnReason1Code

Definition: Specifies the return reason, as published in an external return reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.30 ExternalReversalReason1Code

Definition: Specifies the reversal reason, as published in an external reversal reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.31 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.32 ExternalStatusReason1Code

Definition: Specifies the status reason, as published in an external status reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.33 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

10.2.3.34 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.

CodeName	Name	Definition
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

10.2.3.35 Instruction4Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

10.2.3.36 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

10.2.3.37 NamePrefix2Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

10.2.3.38 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

10.2.3.39 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.

10.2.3.40 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.2.3.41 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.2.3.42 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

10.2.3.43 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

10.2.3.44 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

10.2.3.45 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.2.3.46 SettlementMethod2Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.2.3.47 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

10.2.4   Date

10.2.4.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

10.2.5   DateTime

10.2.5.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

10.2.6   IdentifierSet

10.2.6.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern   [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

10.2.6.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern

[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

  Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

10.2.6.3 IBAN2007Identifier

Definition: 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.

10.2.6.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern

[A-Z0-9]{18,18}[0-9]{2,2}

10.2.6.5 UUIDv4Identifier

Definition: Universally Unique IDentifier (UUID) version 4, as described in IETC RFC 4122 "Universally Unique IDentifier (UUID) URN Namespace".

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

pattern

[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

10.2.7   Indicator

10.2.7.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

10.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

10.2.8   Quantity

10.2.8.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

10.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

10.2.9   Rate

10.2.9.1 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

10.2.9.2 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

10.2.10   Text

10.2.10.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}

10.2.10.2 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}

10.2.10.3 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

10.2.10.4 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

10.2.10.5 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

10.2.10.6 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

10.2.10.7 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

10.2.10.8 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

10.2.10.9 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

10.2.10.10 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

10.2.10.11 Max210Text

Definition: Specifies a character string with a maximum length of 210 characters.

Type: Text

Format

minLength	1
maxLength	210

10.2.10.12 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

10.2.10.13 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

10.2.10.14 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

10.2.10.15 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

10.2.10.16 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

10.2.10.17 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}

10.2.11   Time

10.2.11.1 ISOTime

Definition: A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: Time

10.2.12   Year

10.2.12.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year