ISO 20022

Payments Initiation - Maintenance 2020 - 2021

Message Definition Report - Part 2

For evaluation by the Payments SEG

This document provides details of the Message Definitions for Payments Initiation - Maintenance 2020 - 2021.

December 2020

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1   Message Set Overview

Introduction

Set of messages exchanged between a debtor (or buyer) and its bank or between a creditor (or seller) and its bank to initiate, collect, manage and monitor payments.

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
DRAFT1pain.001.001.11 CustomerCreditTransferInitiationV11	The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.
DRAFT1pain.002.001.12 CustomerPaymentStatusReportV12	The CustomerPaymentStatusReport 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.
DRAFT1pain.007.001.11 CustomerPaymentReversalV11	The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.
DRAFT1pain.008.001.10 CustomerDirectDebitInitiationV10	The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

2   DRAFT1pain.001.001.11 CustomerCreditTransferInitiationV11

2.1   MessageDefinition Functionality

Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage

The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more instances of a credit transfer initiation;

- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;

- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.

- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

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

The CustomerCreditTransferInitiation message must not be used by the debtor agent to execute the credit transfer instruction(s). The FIToFICustomerCreditTransfer message must be used instead.

Outline

The CustomerCreditTransferInitiationV11 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. PaymentInformation

   Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

C. SupplementaryData

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

2.2 Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrCdtTrfInitn>	[1..1]		C31	
	GroupHeader *<GrpHdr>*	[1..1]	±		9
	PaymentInformation *<PmtInf>*	[1..*]	±	C4, C5, C6, C7, C8, C9, C14, C16, C23, C29, C30, C36, C10, C11, C12, C13, C34	9
	SupplementaryData *<SplmtryData>*	[0..*]	±	C32	13

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 AnyBIC

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

C3 BICFI

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

C4 ChargeBearerRule

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C5   ChargesAccountAgentRule

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

C6   ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

C7   ChequeAndCreditorAccountRule

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

C8   ChequeDeliveryAndCreditorAgentRule

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

C9   ChequeDeliveryAndNoCreditorAgentRule

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

C10   ChequeFromGuideline

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

C11   ChequeInstructionDeliverToCreditorAgentGuideline

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

C12   ChequeInstructionDeliverToCreditorGuideline

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

C13   ChequeInstructionDeliverToDebtorGuideline

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

C14 ChequeInstructionRule

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

C15 ChequeMaturityDateRule

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

C16 ChequeNoDeliveryAndNoCreditorAgentRule

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

C17 Country

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

C18 CurrencyAmount

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

Note: The decimal separator is a dot.

C19 IBAN

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

C20 IdentificationAndProxyGuideline

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

C21 IdentificationOrProxyPresenceRule

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

C22 InstructionForCreditorAgentRule

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

C23 InstructionForDebtorAgentRule

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

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

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

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 **NonChequePaymentMethodRule**

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

C30 **PaymentTypeInformationRule**

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

C31 **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.

C32 **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.

C33 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C34 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

C35 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

C36 **UltimateDebtorRule**

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

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

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

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 message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader95" on page 97 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		98
	CreationDateTime <CreDtTm>	[1..1]	DateTime		98
	Authorisation <Authstn>	[0..2]	±		98
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		99
	ControlSum <CtrlSum>	[0..1]	Quantity		99
	InitiatingParty <InitgPty>	[1..1]	±		99
	ForwardingAgent <FwdgAgt>	[0..1]	±		99
	InitiationSource <InitnSrc>	[0..1]			100
	Name <Nm>	[1..1]	Text		100
	Provider <Prvdr>	[0..1]	Text		100
	Version <Vrsn>	[0..1]	Text		100

2.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

Impacted by: C4 "ChargeBearerRule", C5 "ChargesAccountAgentRule", C6 "ChargesAccountRule", C7 "ChequeAndCreditorAccountRule", C8 "ChequeDeliveryAndCreditorAgentRule", C9 "ChequeDeliveryAndNoCreditorAgentRule", C14 "ChequeInstructionRule", C16 "ChequeNoDeliveryAndNoCreditorAgentRule", C23 "InstructionForDebtorAgentRule", C29 "NonChequePaymentMethodRule", C30 "PaymentTypeInformationRule", C36 "UltimateDebtorRule", C10 "ChequeFromGuideline", C11 "ChequeInstructionDeliverToCreditorAgentGuideline", C12 "ChequeInstructionDeliverToCreditorGuideline", C13 "ChequeInstructionDeliverToDebtorGuideline", C34 "UltimateDebtorGuideline"

PaymentInformation <PmtInf> contains the following elements (see "PaymentInstruction40" on page 152 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		156
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		157
	RequestedAdviceType <ReqdAdvcTp>	[0..1]			157
	CreditAdvice <CdtAdvc>	[0..1]			157
{Or	Code <Cd>	[1..1]	CodeSet		157
Or}	Proprietary <Prtry>	[1..1]	Text		158
	DebitAdvice <DbtAdvc>	[0..1]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		158
	BatchBooking <BtchBookg>	[0..1]	Indicator		158
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		159
	ControlSum <CtrlSum>	[0..1]	Quantity		159
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		159
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	±		159
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		160
	Debtor <Dbtr>	[1..1]	±		160
	DebtorAccount <DbtrAcct>	[1..1]	±	C16, C15	160
	DebtorAgent <DbtrAgt>	[1..1]	±		161
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	161
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		162
	UltimateDebtor <UltmtDbtr>	[0..1]	±		162
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		162
	ChargesAccount <ChrgsAcct>	[0..1]	±	C16, C15	163
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		164
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]	±	C22, C24, C25, C26, C27, C28, C33, C35	164

Constraints

- **ChargeBearerRule**

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

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

  CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

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

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

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

- **ChequeAndCreditorAccountRule**

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

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

- **ChequeDeliveryAndCreditorAgentRule**

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

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

- **ChequeDeliveryAndNoCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA

(CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

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

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

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

- **ChequeNoDeliveryAndNoCreditorAgentRule**

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

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

- **InstructionForDebtorAgentRule**

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

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

  CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent
  may both be absent.

  ```
  Following Must be True
      /InstructionForDebtorAgent Must be absent
   Or    /CreditTransferTransactionInformation[*]/InstructionForDebtorAgent Must be
  absent
  ```

- **NonChequePaymentMethodRule**

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

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

- **PaymentTypeInformationRule**

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

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

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

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

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

  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

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

2.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C32 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 97 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		97
	Envelope *<Envlp>*	[1..1]	(External Schema)		97

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 DRAFT1pain.002.001.12 CustomerPaymentStatusReportV12

3.1 MessageDefinition Functionality

Scope

The CustomerPaymentStatusReport 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 CustomerPaymentStatusReport message is exchanged between an agent and a non-financial institution customer to provide status information on instructions previously sent. Its usage will always be governed by a bilateral agreement between the agent and the non-financial institution customer.

The CustomerPaymentStatusReport message can be used to provide information about the status (for example a rejection, an acceptance) of the initiation of a credit transfer, a direct debit, as well as on the initiation of other customer instructions.

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

The CustomerPaymentStatusReport 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 (that is either the beneficiary is credited, or the transaction is rejected).

Outline

The CustomerPaymentStatusReportV12 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. OriginalPaymentInformationAndStatus

   Information concerning the original payment information, 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.

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrPmtStsRpt>	[1..1]		C10, C11, C12, C13, C30	
	GroupHeader *<GrpHdr>*	[1..1]	±		20
	OriginalGroupInformationAndStatus *<OrgnlGrpInfAndSts>*	[1..1]		C28, C19	21
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		22
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		22
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		22
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		22
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		22
	GroupStatus *<GrpSts>*	[0..1]	CodeSet		22
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C29	23
	Originator *<Orgtr>*	[0..1]	±		23
	Reason *<Rsn>*	[0..1]			23
{Or	**Code** *<Cd>*	[1..1]	CodeSet		24
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		24
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		24
	OriginalPaymentInformationAndStatus *<OrgnlPmtInfAndSts>*	[0..*]		C20, C21, C22, C23	24
	OriginalPaymentInformationIdentification *<OrgnlPmtInfId>*	[1..1]	Text		26
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		26
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		26
	PaymentInformationStatus *<PmtInfSts>*	[0..1]	CodeSet		26
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C29	27
	Originator *<Orgtr>*	[0..1]	±		27
	Reason *<Rsn>*	[0..1]			27
{Or	**Code** *<Cd>*	[1..1]	CodeSet		28
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		28

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..*]	Text		28
	NumberOfTransactionsPerStatus <NbOfTxsPerSts>	[0..*]	±		28
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]	±		28
	SupplementaryData <SplmtryData>	[0..*]	±	C31	31

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   Country

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

C8   CurrencyAmount

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

Note: The decimal separator is a dot.

C9   CurrencyAmount

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

Note: The decimal separator is a dot.

C10 GroupStatusAcceptedRule

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

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

This constraint is defined at the MessageDefinition level.

C11 GroupStatusPendingRule

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

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

This constraint is defined at the MessageDefinition level.

C12 GroupStatusReceivedRule

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

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

This constraint is defined at the MessageDefinition level.

C13 GroupStatusRejectedRule

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

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

```
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
within DataType <<Code>> ValidationRuleRejected1Code
```

This constraint is defined at the MessageDefinition level.

C14 IBAN

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

C15 IdentificationAndProxyGuideline

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

C16 IdentificationOrProxyPresenceRule

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

C17 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C18 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C19 NumberOfTransactionPerStatusGuideline

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

C20 PaymentInformationStatusAcceptedRule

If PaymentInformationStatus 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).

C21 PaymentInformationStatusPendingRule

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

C22 PaymentInformationStatusReceivedRule

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

C23 PaymentInformationStatusRejectedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT (Rejceted), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

C24 SettlementMethodAgentRule

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

C25 SettlementMethodClearingRule

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

C26 SettlementMethodCoverAgentRule

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

C27 SettlementMethodCoverRule

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

C28 StatusReasonInformationRule

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

C29 StatusReasonRule

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

C30 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C31 SupplementaryDataRule

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

C32 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C33 ThirdReimbursementAgentRule

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

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 status report message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader86" on page 104 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		104
	CreationDateTime <CreDtTm>	[1..1]	DateTime		104
	InitiatingParty <InitgPty>	[0..1]	±		105
	ForwardingAgent <FwdgAgt>	[0..1]	±		105
	DebtorAgent <DbtrAgt>	[0..1]	±		105
	CreditorAgent <CdtrAgt>	[0..1]	±		105

3.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [1..1]

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

Impacted by: C28 "StatusReasonInformationRule", C19 "NumberOfTransactionPerStatusGuideline"

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following **OriginalGroupHeader17** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		22
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		22
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		22
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		22
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		22
	GroupStatus <GrpSts>	[0..1]	CodeSet		22
	StatusReasonInformation <StsRsnInf>	[0..*]		C29	23
	Originator <Orgtr>	[0..1]	±		23
	Reason <Rsn>	[0..1]			23
{Or	**Code** <Cd>	[1..1]	CodeSet		24
Or}	**Proprietary** <Prtry>	[1..1]	Text		24
	AdditionalInformation <AddtlInf>	[0..*]	Text		24
	NumberOfTransactionsPerStatus <NbOfTxsPerSts>	[0..*]	±		24

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
```

3.4.2.1 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 315

3.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 309

3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 314

3.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

3.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 301

3.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C29 "StatusReasonRule"

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		23
	Reason *<Rsn>*	[0..1]			23
{Or	**Code** *<Cd>*	[1..1]	CodeSet		24
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24
	AdditionalInformation *<Addtllnf>*	[0..*]	Text		24

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
```

3.4.2.7.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

3.4.2.7.2 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		24
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24

3.4.2.7.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 303

3.4.2.7.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

3.4.2.7.3 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 313

3.4.2.8 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 110 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions *<DtldNbOfTxs>*	[1..1]	Text		111
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		111
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		111

3.4.3 OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>

Presence: [0..*]

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

Impacted by: C20 "PaymentInformationStatusAcceptedRule", C21 "PaymentInformationStatusPendingRule", C22 "PaymentInformationStatusReceivedRule", C23 "PaymentInformationStatusRejectedRule"

OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts> contains the following **OriginalPaymentInstruction40** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		26
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		26
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		26
	PaymentInformationStatus <*PmtInfSts*>	[0..1]	CodeSet		26
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C29	27
	Originator <*Orgtr*>	[0..1]	±		27
	Reason <*Rsn*>	[0..1]			27
{Or	**Code** <*Cd*>	[1..1]	CodeSet		28
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		28
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		28
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		28
	TransactionInformationAndStatus <*TxInfAndSts*>	[0..*]	±		28

Constraints

- **PaymentInformationStatusAcceptedRule**

  If PaymentInformationStatus 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
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is within DataType <<Code>>
ValidationRuleStatus1Code
 And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code
```

- **PaymentInformationStatusPendingRule**

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

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is within DataType <<Code>>
ValidationRulePending1Code
Following Must be True
```

```
      /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
    DataType <<Code>> ValidationRuleRejected1Code
```

- **PaymentInformationStatusReceivedRule**

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

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

- **PaymentInformationStatusRejectedRule**

  If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT (Rejceted), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

  ```
  On Condition
      /PaymentInformationStatus is present
    And   /PaymentInformationStatus is within DataType <<Code>>
  ValidationRuleRejected1Code
    And   /TransactionInformationAndStatus[1]/TransactionStatus is present
  Following Must be True
      /TransactionInformationAndStatus[*]/TransactionStatus Must be within DataType
  <<Code>> ValidationRuleRejected1Code
  ```

3.4.3.1 OriginalPaymentInformationIdentification <OrgnlPmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

3.4.3.2 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 314

3.4.3.3 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

3.4.3.4 PaymentInformationStatus <PmtInfSts>

Presence: [0..1]

Definition: Specifies the status of the payment information group.

Datatype: "ExternalPaymentGroupStatus1Code" on page 301

3.4.3.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C29 "StatusReasonRule"

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		27
	Reason <*Rsn*>	[0..1]			27
{Or	**Code** <*Cd*>	[1..1]	CodeSet		28
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		28
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		28

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
    ```

3.4.3.5.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

3.4.3.5.2 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		28
Or}	**Proprietary** <Prtry>	[1..1]	Text		28

3.4.3.5.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 303

3.4.3.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

3.4.3.5.3 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 313

3.4.3.6 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 110 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxs>	[1..1]	Text		111
	DetailedStatus <DtldSts>	[1..1]	CodeSet		111
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		111

3.4.3.7 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

Definition: Provides information on the original transactions to which the status report message refers.

TransactionInformationAndStatus <TxInfAndSts> contains the following elements (see "PaymentTransaction129" on page 125 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		128
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		128
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		128
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		128
	TransactionStatus <TxSts>	[0..1]	CodeSet		128
	StatusReasonInformation <StsRsnInf>	[0..*]		C29	129
	Originator <Orgtr>	[0..1]	±		129
	Reason <Rsn>	[0..1]			129
{Or	Code <Cd>	[1..1]	CodeSet		130
Or}	Proprietary <Prtry>	[1..1]	Text		130
	AdditionalInformation <AddtlInf>	[0..*]	Text		130
	ChargesInformation <ChrgsInf>	[0..*]	±		130
	TrackerData <TrckrData>	[0..1]			130
	ConfirmedDate <ConfdDt>	[1..1]	±		131
	ConfirmedAmount <ConfdAmt>	[1..1]	Amount	C1, C9	131
	TrackerRecord <TrckrRcrd>	[1..*]			132
	Agent <Agt>	[1..1]	±		132
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		132
	ChargesAmount <ChrgsAmt>	[0..1]	Amount	C1, C9	133
	ExchangeRateData <XchgRateData>	[0..1]			133
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	134
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	134
	ExchangeRate <XchgRate>	[1..1]	Rate		134
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	134
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		135
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		135
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		135
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			135
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C8	137
	Amount <Amt>	[0..1]	±		137

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		138
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		138
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		138
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		138
	SettlementInformation <*SttlmInf*>	[0..1]		C17, C18, C24, C25, C26, C27, C32, C33	139
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		141
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C16, C15	141
	ClearingSystem <*ClrSys*>	[0..1]			142
{Or	Code <*Cd*>	[1..1]	CodeSet		142
Or}	Proprietary <*Prtry*>	[1..1]	Text		142
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		142
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	143
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		143
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	144
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		144
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	145
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		145
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		146
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		146
	RemittanceInformation <*RmtInf*>	[0..1]	±		147
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		147
	Debtor <*Dbtr*>	[0..1]	±		147
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C16, C15	147
	DebtorAgent <*DbtrAgt*>	[0..1]	±		148
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C16, C15	148
	CreditorAgent <*CdtrAgt*>	[0..1]	±		149

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C16, C15	149
	Creditor *<Cdtr>*	[0..1]	±		150
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C16, C15	150
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		151
	Purpose *<Purp>*	[0..1]	±		151
	SupplementaryData *<SplmtryData>*	[0..*]	±	C31	152

3.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 97 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		97
	Envelope *<Envlp>*	[1..1]	(External Schema)		97

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 DRAFT1pain.007.001.11 CustomerPaymentReversalV11

4.1 MessageDefinition Functionality

Scope

The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The CustomerPaymentReversal message is exchanged between a non-financial institution customer and an agent to reverse a CustomerDirectDebitInitiation message that has been settled. The result will be a credit on the debtor account.

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

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

Outline

The CustomerPaymentReversalV11 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. OriginalPaymentInformationAndReversal

   Information concerning the original payment information, to which the reversal 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> <CstmrPmtRvsl>	[1..1]		C11, C12, C13, C26, C9	
	GroupHeader *<GrpHdr>*	[1..1]	±	C6, C10	36
	OriginalGroupInformation *<OrgnlGrpInf>*	[1..1]			37
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		38
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		38
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		38
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		38
	OriginalPaymentInformationAndReversal *<OrgnlPmtInfAndRvsl>*	[0..*]		C19, C20, C21	38
	ReversalPaymentInformationIdentification *<RvslPmtInfId>*	[0..1]	Text		39
	OriginalPaymentInformationIdentification *<OrgnlPmtInfId>*	[1..1]	Text		40
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		40
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		40
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		40
	PaymentInformationReversal *<PmtInfRvsl>*	[0..1]	Indicator		40
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		41
	TransactionInformation *<TxInf>*	[0..*]	±		41
	SupplementaryData *<SplmtryData>*	[0..*]	±	C27	43

4.3   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   ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

C7   Country

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

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   GroupReversalAndNumberOfTransactionsGuideline

If GroupHeader/GroupReversal is false and OriginalPaymentInformationAndReversal[*]/ PaymentInformationReversal is false, then NumberOfTransactions must equal the number of occurrences of OriginalPaymentInformationAndReversal[*]/TransactionInformation.

This constraint is defined at the MessageDefinition level.

C10   GroupReversalAndNumberOfTransactionsGuideline

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

C11   GroupReversalAndPaymentInformationNotPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C12   GroupReversalAndPaymentInformationPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C13 **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[*]/Reason Must be
present
```

This constraint is defined at the MessageDefinition level.

C14 **IBAN**

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

C15 **IdentificationAndProxyGuideline**

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

C16 **IdentificationOrProxyPresenceRule**

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

C17 **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent
must be present.

C18 **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent
must be present.

C19 **PaymentInformationReversalAndReasonRule**

If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must
present.

C20 **PaymentInformationReversalAndTransactionInformationNotPresentRule**

If PaymentInformationReversal is true, then TransactionInformation is not allowed.

C21 **PaymentInformationReversalAndTransactionInformationPresentRule**

If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation
must be present.

C22 **SettlementMethodAgentRule**

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

C23 **SettlementMethodClearingRule**

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

C24 SettlementMethodCoverAgentRule

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

C25 SettlementMethodCoverRule

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

C26 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.

C27 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.

C28 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C29 ThirdReimbursementAgentRule

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

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: C6 "ControlSumAndGroupReversalRule", C10 "GroupReversalAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following elements (see <u>"GroupHeader88" on page 101</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		102
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		102
	Authorisation *<Authstn>*	[0..2]	±		102
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		102
	ControlSum *<CtrlSum>*	[0..1]	Quantity		102
	GroupReversal *<GrpRvsl>*	[0..1]	Indicator		103
	InitiatingParty *<InitgPty>*	[0..1]	±		103
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		103
	DebtorAgent *<DbtrAgt>*	[0..1]	±		103
	CreditorAgent *<CdtrAgt>*	[0..1]	±		104

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.

4.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [1..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		38
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		38
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		38
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		38

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 315

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 315

4.4.2.3 OriginalCreationDateTime \<OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 309

4.4.2.4 ReversalReasonInformation \<RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation \<RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 274 for details)

Or	MessageElement*\<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *\<Orgtr>*	[0..1]	±		275
	Reason *\<Rsn>*	[0..1]	░░░░░		275
{Or	Code *\<Cd>*	[1..1]	CodeSet		275
Or}	Proprietary *\<Prtry>*	[1..1]	Text		275
	AdditionalInformation *\<AddtlInf>*	[0..*]	Text		276

4.4.3 OriginalPaymentInformationAndReversal \<OrgnlPmtInfAndRvsl>

Presence: [0..*]

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

Impacted by: C19 "PaymentInformationReversalAndReasonRule", C20 "PaymentInformationReversalAndTransactionInformationNotPresentRule", C21 "PaymentInformationReversalAndTransactionInformationPresentRule"

OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl> contains the following
OriginalPaymentInstruction41 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReversalPaymentInformationIdentification <*RvslPmtInfId*>	[0..1]	Text		39
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		40
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		40
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		40
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		40
	PaymentInformationReversal <*PmtInfRvsl*>	[0..1]	Indicator		40
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		41
	TransactionInformation <*TxInf*>	[0..*]	±		41

Constraints

- **PaymentInformationReversalAndReasonRule**

  If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present.

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

- **PaymentInformationReversalAndTransactionInformationNotPresentRule**

  If PaymentInformationReversal is true, then TransactionInformation is not allowed.

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

- **PaymentInformationReversalAndTransactionInformationPresentRule**

  If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

  ```
  On Condition
      /PaymentInformationReversal is present
   And    /PaymentInformationReversal is equal to value 'false'
  Following Must be True
      /TransactionInformation[*] Must be present
  ```

4.4.3.1 ReversalPaymentInformationIdentification <RvslPmtInfId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group.

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 315

4.4.3.2 OriginalPaymentInformationIdentification <OrgnlPmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

4.4.3.3 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 314

4.4.3.4 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

4.4.3.5 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 311):

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

• *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

4.4.3.6 PaymentInformationReversal <PmtInfRvsl>

Presence: [0..1]

Definition: Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 311):

• *Meaning When True:* True

• *Meaning When False:* False

4.4.3.7 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 274 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		275
	Reason <*Rsn*>	[0..1]			275
{Or	Code <*Cd*>	[1..1]	CodeSet		275
Or}	Proprietary <*Prtry*>	[1..1]	Text		275
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		276

4.4.3.8 TransactionInformation <TxInf>

Presence: [0..*]

Definition: Provides information on the original transactions to which the reversal message refers.

TransactionInformation <TxInf> contains the following elements (see "PaymentTransaction134" on page 203 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReversalIdentification <RvslId>	[0..1]	Text		205
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		205
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		206
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		206
	OriginalInstructedAmount <OrgnlInstdAmt>	[0..1]	Amount	C2, C8	206
	ReversedInstructedAmount <RvsdInstdAmt>	[0..1]	Amount	C2, C8	206
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		207
	ReversalReasonInformation <RvslRsnInf>	[0..*]	±		207
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			208
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C8	210
	Amount <Amt>	[0..1]	±		210
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		211
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		211
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		211
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		211
	SettlementInformation <SttlmInf>	[0..1]		C17, C18, C24, C25, C26, C27, C32, C33	212
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		214
	SettlementAccount <SttlmAcct>	[0..1]	±	C16, C15	214
	ClearingSystem <ClrSys>	[0..1]			215
{Or	Code <Cd>	[1..1]	CodeSet		215
Or}	Proprietary <Prtry>	[1..1]	Text		215
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		215
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C16, C15	216
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		216
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	217

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		217
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	218
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		218
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		219
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		219
	RemittanceInformation *<RmtInf>*	[0..1]	±		220
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		220
	Debtor *<Dbtr>*	[0..1]	±		220
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C16, C15	220
	DebtorAgent *<DbtrAgt>*	[0..1]	±		221
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	221
	CreditorAgent *<CdtrAgt>*	[0..1]	±		222
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C16, C15	222
	Creditor *<Cdtr>*	[0..1]	±		223
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C16, C15	223
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		224
	Purpose *<Purp>*	[0..1]	±		224
	SupplementaryData *<SplmtryData>*	[0..*]	±	C31	225

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: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 97 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		97
	Envelope *<Envlp>*	[1..1]	(External Schema)		97

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   DRAFT1pain.008.001.10 CustomerDirectDebitInitiationV10

5.1   MessageDefinition Functionality

Scope

The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

Usage

The CustomerDirectDebitInitiation message can contain one or more direct debit instructions.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the creditor agent. The creditor agent is the account servicer of the creditor.

- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerDirectDebitInitiation message to the creditor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

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

The CustomerDirectDebitInitiation may or may not contain mandate related information, i.e. extracts from a mandate, such as MandateIdentification or DateOfSignature. The CustomerDirectDebitInitiation message must not be considered as a mandate.

The CustomerDirectDebitInitiation message must not be used by the creditor agent to execute the direct debit instruction(s). The FIToFICustomerDirectDebit message must be used instead.

Outline

The CustomerDirectDebitInitiationV10 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. PaymentInformation

Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

C. 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> <CstmrDrctDbtInitn>	[1..1]		C16	
	GroupHeader <*GrpHdr*>	[1..1]	±		48
	PaymentInformation <*PmtInf*>	[1..*]	±	C6, C7, C8, C10, C15, C20, C18	48
	SupplementaryData <*SplmtryData*>	[0..*]	±	C17	51

5.3 Constraints

C1   ActiveOrHistoricCurrency

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

C2   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   ChargeBearerRule

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

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

DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C7   ChargesAccountAgentRule

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

C8 **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount 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 **CreditorSchemeIdentificationRule**

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

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

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

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 **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 **PaymentTypeInformationRule**

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

C16 **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.

C17 **SupplementaryDataRule**

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

C18 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C19 **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C20 **UltimateCreditorRule**

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

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

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

C21 **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

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.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader83" on page 106 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		106
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		106
	Authorisation *<Authstn>*	[0..2]	±		106
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		107
	ControlSum *<CtrlSum>*	[0..1]	Quantity		107
	InitiatingParty *<InitgPty>*	[1..1]	±		107
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		107

5.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

Definition: Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

Impacted by: C6 "ChargeBearerRule", C7 "ChargesAccountAgentRule", C8 "ChargesAccountRule", C10 "CreditorSchemeIdentificationRule", C15 "PaymentTypeInformationRule", C20 "UltimateCreditorRule", C18 "UltimateCreditorGuideline"

PaymentInformation <PmtInf> contains the following elements (see "PaymentInstruction39" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		170
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		170
	RequestedAdviceType <ReqdAdvcTp>	[0..1]			171
	CreditAdvice <CdtAdvc>	[0..1]			171
{Or	Code <Cd>	[1..1]	CodeSet		171
Or}	Proprietary <Prtry>	[1..1]	Text		171
	DebitAdvice <DbtAdvc>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		172
Or}	Proprietary <Prtry>	[1..1]	Text		172
	BatchBooking <BtchBookg>	[0..1]	Indicator		172
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		172
	ControlSum <CtrlSum>	[0..1]	Quantity		173
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		173
	RequestedCollectionDate <ReqdColltnDt>	[1..1]	Date		173
	Creditor <Cdtr>	[1..1]	±		173
	CreditorAccount <CdtrAcct>	[1..1]	±	C16, C15	174
	CreditorAgent <CdtrAgt>	[1..1]	±		174
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	175
	UltimateCreditor <UltmtCdtr>	[0..1]	±		175
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		176
	ChargesAccount <ChrgsAcct>	[0..1]	±	C16, C15	176
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		177
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		177
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C19, C21	178
	PaymentIdentification <PmtId>	[1..1]	±		179
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		180
	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C8	180
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		181

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DirectDebitTransaction <DrctDbtTx>	[0..1]	±		181
	UltimateCreditor <UltmtCdtr>	[0..1]	±		182
	DebtorAgent <DbtrAgt>	[1..1]	±		182
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	182
	Debtor <Dbtr>	[1..1]	±		183
	DebtorAccount <DbtrAcct>	[1..1]	±	C16, C15	183
	UltimateDebtor <UltmtDbtr>	[0..1]	±		184
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..1]	Text		184
	Purpose <Purp>	[0..1]	±		184
	RegulatoryReporting <RgltryRptg>	[0..10]	±		185
	Tax <Tax>	[0..1]	±		185
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		186
	RemittanceInformation <RmtInf>	[0..1]	±		186
	SupplementaryData <SplmtryData>	[0..*]	±	C31	186

Constraints

- **ChargeBearerRule**

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

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

  DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or     /DirectDebitTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

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

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

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

- **CreditorSchemeIdentificationRule**

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

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

  DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification
  may both be absent.

  ```
  Following Must be True
      /CreditorSchemeIdentification Must be absent
   Or    /DirectDebitTransactionInformation[*]/DirectDebitTransaction/
  CreditorSchemeIdentification Must be absent
  ```

- **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
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

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

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

  DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

  ```
  Following Must be True
      /UltimateCreditor Must be absent
   Or    /DirectDebitTransactionInformation[*]/UltimateCreditor Must be absent
  ```

5.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C17 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on
page 97 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		97
	Envelope <*Envlp*>	[1..1]	(External Schema)		97

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   Message Items Types

6.1   MessageComponents

6.1.1   Account

6.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		53
Or}	Proprietary *<Prtry>*	[1..1]	Text		53

6.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 298

6.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.1.2.1 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 57 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C14	57
Or}	Other *<Othr>*	[1..1]	±		58

6.1.1.2.2 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 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		53
Or}	Proprietary *<Prtry>*	[1..1]	Text		53

6.1.1.2.3 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: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 292

Constraints

- **ActiveOrHistoricCurrency**

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

6.1.1.2.4 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 315

6.1.1.2.5 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 56 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			56
{Or	Code *<Cd>*	[1..1]	CodeSet		57
Or}	Proprietary *<Prtry>*	[1..1]	Text		57
	Identification *<Id>*	[1..1]	Text		57

6.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		55
	SchemeName *<SchmeNm>*	[0..1]			56
{Or	Code *<Cd>*	[1..1]	CodeSet		56
Or}	Proprietary *<Prtry>*	[1..1]	Text		56
	Issuer *<Issr>*	[0..1]	Text		56

6.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 314

6.1.1.3.2 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		56
Or}	Proprietary *<Prtry>*	[1..1]	Text		56

6.1.1.3.2.1 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 298

6.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

6.1.1.4 ProxyAccountIdentification1

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			56
{Or	Code *<Cd>*	[1..1]	CodeSet		57
Or}	Proprietary *<Prtry>*	[1..1]	Text		57
	Identification *<Id>*	[1..1]	Text		57

6.1.1.4.1 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		57
Or}	Proprietary <Prtry>	[1..1]	Text		57

6.1.1.4.1.1 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 302

6.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.1.4.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 314

6.1.2 Account Identification

6.1.2.1 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	C14	57
Or}	Other <Othr>	[1..1]	±		58

6.1.2.1.1 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: C14 "IBAN"

Datatype: "IBAN2007Identifier" on page 310

Constraints

- **IBAN**

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

6.1.2.1.2 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 55 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		55
	SchemeName *<SchmeNm>*	[0..1]			56
{Or	Code *<Cd>*	[1..1]	CodeSet		56
Or}	Proprietary *<Prtry>*	[1..1]	Text		56
	Issuer *<Issr>*	[0..1]	Text		56

6.1.3   Amount

6.1.3.1 AmountType4Choice

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C2, C8	58
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			59
	Amount *<Amt>*	[1..1]	Amount	C2, C8	59
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C2	59

6.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C2, C8	59
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C2	59

6.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 292

Constraints

- **ActiveOrHistoricCurrency**

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

6.1.4   Charge

6.1.4.1 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	C2, C8	60
	Agent *<Agt>*	[1..1]	±		60

6.1.4.1.1 Amount <Amt>

Presence: [1..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.4.1.2 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 "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.5 Cheque

6.1.5.1 Cheque11

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		62
	ChequeNumber <ChqNb>	[0..1]	Text		62
	ChequeFrom <ChqFr>	[0..1]			62
	Name <Nm>	[1..1]	Text		63
	Address <Adr>	[1..1]	±		63
	DeliveryMethod <DlvryMtd>	[0..1]			64
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	DeliverTo <DlvrTo>	[0..1]			65
	Name <Nm>	[1..1]	Text		65
	Address <Adr>	[1..1]	±		65
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		66
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		66
	FormsCode <FrmsCd>	[0..1]	Text		67
	MemoField <MemoFld>	[0..2]	Text		67
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		67
	PrintLocation <PrtLctn>	[0..1]	Text		67
	Signature <Sgntr>	[0..5]	Text		67

Constraints

- **ChequeMaturityDateRule**

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

```
On Condition
    /ChequeType is present
```

```
   And    /ChequeType is within DataType <<Code>> ChequeType3Code
Following Must be True
     /ChequeMaturityDate Must be absent
```

6.1.5.1.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 295

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

6.1.5.1.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

6.1.5.1.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		63
	Address <Adr>	[1..1]	±		63

6.1.5.1.3.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 313

6.1.5.1.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 239 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			240
{Or	Code <Cd>	[1..1]	CodeSet		240
Or}	Proprietary <Prtry>	[1..1]	±		241
	Department <Dept>	[0..1]	Text		241
	SubDepartment <SubDept>	[0..1]	Text		241
	StreetName <StrtNm>	[0..1]	Text		241
	BuildingNumber <BldgNb>	[0..1]	Text		241
	BuildingName <BldgNm>	[0..1]	Text		242
	Floor <Flr>	[0..1]	Text		242
	PostBox <PstBx>	[0..1]	Text		242
	Room <Room>	[0..1]	Text		242
	PostCode <PstCd>	[0..1]	Text		242
	TownName <TwnNm>	[0..1]	Text		242
	TownLocationName <TwnLctnNm>	[0..1]	Text		242
	DistrictName <DstrctNm>	[0..1]	Text		242
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		243
	Country <Ctry>	[0..1]	CodeSet	C7	243
	AddressLine <AdrLine>	[0..7]	Text		243

6.1.5.1.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

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

DeliveryMethod <DlvryMtd> contains one of the following **ChequeDeliveryMethod1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		64
Or}	Proprietary *<Prtry>*	[1..1]	Text		64

6.1.5.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 294

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

6.1.5.1.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.5.1.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		65
	Address *<Adr>*	[1..1]	±		65

6.1.5.1.5.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max140Text" on page 313

6.1.5.1.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 239 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	±		241
	Department <*Dept*>	[0..1]	Text		241
	SubDepartment <*SubDept*>	[0..1]	Text		241
	StreetName <*StrtNm*>	[0..1]	Text		241
	BuildingNumber <*BldgNb*>	[0..1]	Text		241
	BuildingName <*BldgNm*>	[0..1]	Text		242
	Floor <*Flr*>	[0..1]	Text		242
	PostBox <*PstBx*>	[0..1]	Text		242
	Room <*Room*>	[0..1]	Text		242
	PostCode <*PstCd*>	[0..1]	Text		242
	TownName <*TwnNm*>	[0..1]	Text		242
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		242
	DistrictName <*DstrctNm*>	[0..1]	Text		242
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		243
	Country <*Ctry*>	[0..1]	CodeSet	C7	243
	AddressLine <*AdrLine*>	[0..7]	Text		243

6.1.5.1.6 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: "Priority2Code" on page 306

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

6.1.5.1.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

Definition: Date when the draft becomes payable and the debtor's account is debited.

Datatype: "ISODate" on page 309

6.1.5.1.8 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

Datatype: "Max35Text" on page 315

6.1.5.1.9 MemoField <MemoFld>

Presence: [0..2]

Definition: Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

Datatype: "Max35Text" on page 315

6.1.5.1.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

Definition: Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

Datatype: "Max35Text" on page 315

6.1.5.1.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 315

6.1.5.1.12 Signature <Sgntr>

Presence: [0..5]

Definition: Signature to be used by the cheque servicer on a specific cheque to be printed.

Datatype: "Max70Text" on page 315

6.1.6   Date Period

6.1.6.1 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		67
	ToDate *<ToDt>*	[1..1]	Date		68

6.1.6.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 309

6.1.6.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 309

6.1.7　　　　Date Time

6.1.7.1 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		68
Or}	DateTime *<DtTm>*	[1..1]	DateTime		68

6.1.7.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 309

6.1.7.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 309

6.1.8　　　　Direct Debit

6.1.8.1 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		69
	Type *<Tp>*	[0..1]	±		69
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		70
	DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		70
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		70
	FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		70
	FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		70
	Frequency *<Frqcy>*	[0..1]	±		70
	Reason *<Rsn>*	[0..1]			71
{Or	Code *<Cd>*	[1..1]	CodeSet		71
Or}	Proprietary *<Prtry>*	[1..1]	Text		71

6.1.8.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

6.1.8.1.2 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 94 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ServiceLevel *<SvcLvl>*	[0..1]			95
{Or	Code *<Cd>*	[1..1]	CodeSet		95
Or}	Proprietary *<Prtry>*	[1..1]	Text		95
	LocalInstrument *<LclInstrm>*	[0..1]			95
{Or	Code *<Cd>*	[1..1]	CodeSet		96
Or}	Proprietary *<Prtry>*	[1..1]	Text		96
	CategoryPurpose *<CtgyPurp>*	[0..1]			96
{Or	Code *<Cd>*	[1..1]	CodeSet		96
Or}	Proprietary *<Prtry>*	[1..1]	Text		96
	Classification *<Clssfctn>*	[0..1]	±		96

6.1.8.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 309

6.1.8.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 309

6.1.8.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max10KBinary" on page 292

6.1.8.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 309

6.1.8.1.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 309

6.1.8.1.8 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 108 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Type <*Tp*>	[1..1]	CodeSet		108
Or	Period <*Prd*>	[1..1]			109
	Type <*Tp*>	[1..1]	CodeSet		109
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		109
Or}	PointInTime <*PtInTm*>	[1..1]			109
	Type <*Tp*>	[1..1]	CodeSet		110
	PointInTime <*PtInTm*>	[1..1]	Text		110

6.1.8.1.9 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		71
Or}	Proprietary <*Prtry*>	[1..1]	Text		71

6.1.8.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 301

6.1.8.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 315

6.1.8.2 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]	±	C3, C4	71
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		72
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		73
	PreNotificationDate <*PreNtfctnDt*>	[0..1]	Date		73

6.1.8.2.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "MandateRelatedInformation15" on page 73 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		74
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		74
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		74
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]	±		75
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		75
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		75
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		76
	Frequency *<Frqcy>*	[0..1]	±		76
	Reason *<Rsn>*	[0..1]			76
{Or	Code *<Cd>*	[1..1]	CodeSet		76
Or}	Proprietary *<Prtry>*	[1..1]	Text		76
	TrackingDays *<TrckgDays>*	[0..1]	Text		77

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
  ```

6.1.8.2.2 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.8.2.3 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 315

6.1.8.2.4 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 309

6.1.8.3 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		74
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		74
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		74
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]	±		75
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		75
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		75
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		76
	Frequency <*Frqcy*>	[0..1]	±		76
	Reason <*Rsn*>	[0..1]			76
{Or	Code <*Cd*>	[1..1]	CodeSet		76
Or}	Proprietary <*Prtry*>	[1..1]	Text		76
	TrackingDays <*TrckgDays*>	[0..1]	Text		77

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
   ```

6.1.8.3.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

6.1.8.3.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 309

6.1.8.3.3 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 311):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.8.3.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following elements (see "AmendmentInformationDetails14" on page 78 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		79
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		79
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		80
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	C16, C15	80
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		80
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	C16, C15	81
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		81
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	C16, C15	82
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		82
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		82
	OriginalReason *<OrgnlRsn>*	[0..1]			83
{Or	Code *<Cd>*	[1..1]	CodeSet		83
Or}	Proprietary *<Prtry>*	[1..1]	Text		83
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		83

6.1.8.3.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 313

6.1.8.3.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 309

6.1.8.3.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 309

6.1.8.3.8 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 108 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		108
Or	Period *<Prd>*	[1..1]			109
	Type *<Tp>*	[1..1]	CodeSet		109
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		109
Or}	PointInTime *<PtInTm>*	[1..1]			109
	Type *<Tp>*	[1..1]	CodeSet		110
	PointInTime *<PtInTm>*	[1..1]	Text		110

6.1.8.3.9 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		76
Or}	Proprietary *<Prtry>*	[1..1]	Text		76

6.1.8.3.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 301

6.1.8.3.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 315

6.1.8.3.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 312

6.1.8.4 MandateRelatedData2Choice

Definition: Choice of mandate related information.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <*DrctDbtMndt*>	[0..1]	±	C3, C4	77
Or}	CreditTransferMandate <*CdtTrfMndt*>	[0..1]	±		78

6.1.8.4.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

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

DirectDebitMandate <DrctDbtMndt> contains the following elements (see "MandateRelatedInformation15" on page 73 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		74
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		74
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		74
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]	±		75
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		75
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		75
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		76
	Frequency <*Frqcy*>	[0..1]	±		76
	Reason <*Rsn*>	[0..1]			76
{Or	Code <*Cd*>	[1..1]	CodeSet		76
Or}	Proprietary <*Prtry*>	[1..1]	Text		76
	TrackingDays <*TrckgDays*>	[0..1]	Text		77

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
```

6.1.8.4.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 68 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		69
	Type *<Tp>*	[0..1]	±		69
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		70
	DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		70
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		70
	FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		70
	FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		70
	Frequency *<Frqcy>*	[0..1]	±		70
	Reason *<Rsn>*	[0..1]			71
{Or	Code *<Cd>*	[1..1]	CodeSet		71
Or}	Proprietary *<Prtry>*	[1..1]	Text		71

6.1.8.5 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		79
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		79
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		80
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±	C16, C15	80
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		80
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±	C16, C15	81
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		81
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±	C16, C15	82
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		82
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		82
	OriginalReason <*OrgnlRsn*>	[0..1]			83
{Or	Code <*Cd*>	[1..1]	CodeSet		83
Or}	Proprietary <*Prtry*>	[1..1]	Text		83
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		83

6.1.8.5.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

6.1.8.5.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

6.1.8.5.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.8.5.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.8.5.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		120
	PostalAddress <PstlAdr>	[0..1]	±		120
	Identification <Id>	[0..1]	±		121
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	121
	ContactDetails <CtctDtls>	[0..1]	±		122

6.1.8.5.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.8.5.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		90
	BranchIdentification <*BrnchId*>	[0..1]	±		91

6.1.8.5.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		54
	Type <*Tp*>	[0..1]	±		54
	Currency <*Ccy*>	[0..1]	CodeSet	C2	54
	Name <*Nm*>	[0..1]	Text		55
	Proxy <*Prxy*>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.8.5.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 309

6.1.8.5.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 108 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		108
Or	Period *<Prd>*	[1..1]			109
	Type *<Tp>*	[1..1]	CodeSet		109
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		109
Or}	PointInTime *<PtInTm>*	[1..1]			109
	Type *<Tp>*	[1..1]	CodeSet		110
	PointInTime *<PtInTm>*	[1..1]	Text		110

6.1.8.5.11 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		83
Or}	Proprietary *<Prtry>*	[1..1]	Text		83

6.1.8.5.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 301

6.1.8.5.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 315

6.1.8.5.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 312

6.1.9   Document

6.1.9.1 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]			84
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			84
{Or	Code *<Cd>*	[1..1]	CodeSet		84
Or}	Proprietary *<Prtry>*	[1..1]	Text		85
	Issuer *<Issr>*	[0..1]	Text		85
	Reference *<Ref>*	[0..1]	Text		85

6.1.9.1.1 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]			84
{Or	Code *<Cd>*	[1..1]	CodeSet		84
Or}	Proprietary *<Prtry>*	[1..1]	Text		85
	Issuer *<Issr>*	[0..1]	Text		85

6.1.9.1.1.1 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		84
Or}	Proprietary *<Prtry>*	[1..1]	Text		85

6.1.9.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 296

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.

6.1.9.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.9.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 315

6.1.9.1.2 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 315

6.1.10   Financial Institution Identification

6.1.10.1 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]	±		86
	MemberIdentification *<MmbId>*	[1..1]	Text		86

6.1.10.1.1 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 276 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		276
Or}	Proprietary *<Prtry>*	[1..1]	Text		276

6.1.10.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 315

6.1.10.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C6	86
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		87
	LEI *<LEI>*	[0..1]	IdentifierSet		87
	Name *<Nm>*	[0..1]	Text		87
	PostalAddress *<PstlAdr>*	[0..1]	±		87
	Other *<Othr>*	[0..1]	±		88

6.1.10.2.1 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: C6 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 310

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.

6.1.10.2.2 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 85 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		86
	MemberIdentification *<MmbId>*	[1..1]	Text		86

6.1.10.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 310

6.1.10.2.4 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 313

6.1.10.2.5 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 239 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			240
{Or	Code *<Cd>*	[1..1]	CodeSet		240
Or}	Proprietary *<Prtry>*	[1..1]	±		241
	Department *<Dept>*	[0..1]	Text		241
	SubDepartment *<SubDept>*	[0..1]	Text		241
	StreetName *<StrtNm>*	[0..1]	Text		241
	BuildingNumber *<BldgNb>*	[0..1]	Text		241
	BuildingName *<BldgNm>*	[0..1]	Text		242
	Floor *<Flr>*	[0..1]	Text		242
	PostBox *<PstBx>*	[0..1]	Text		242
	Room *<Room>*	[0..1]	Text		242
	PostCode *<PstCd>*	[0..1]	Text		242
	TownName *<TwnNm>*	[0..1]	Text		242
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		242
	DistrictName *<DstrctNm>*	[0..1]	Text		242
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		243
	Country *<Ctry>*	[0..1]	CodeSet	C7	243
	AddressLine *<AdrLine>*	[0..7]	Text		243

6.1.10.2.6 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 91 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		91
	SchemeName *<SchmeNm>*	[0..1]			92
{Or	Code *<Cd>*	[1..1]	CodeSet		92
Or}	Proprietary *<Prtry>*	[1..1]	Text		92
	Issuer *<Issr>*	[0..1]	Text		92

6.1.10.3 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		89
	LEI *<LEI>*	[0..1]	IdentifierSet		89
	Name *<Nm>*	[0..1]	Text		89
	PostalAddress *<PstlAdr>*	[0..1]	±		89

6.1.10.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

6.1.10.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 310

6.1.10.3.3 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 313

6.1.10.3.4 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 239 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	±		241
	Department <*Dept*>	[0..1]	Text		241
	SubDepartment <*SubDept*>	[0..1]	Text		241
	StreetName <*StrtNm*>	[0..1]	Text		241
	BuildingNumber <*BldgNb*>	[0..1]	Text		241
	BuildingName <*BldgNm*>	[0..1]	Text		242
	Floor <*Flr*>	[0..1]	Text		242
	PostBox <*PstBx*>	[0..1]	Text		242
	Room <*Room*>	[0..1]	Text		242
	PostCode <*PstCd*>	[0..1]	Text		242
	TownName <*TwnNm*>	[0..1]	Text		242
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		242
	DistrictName <*DstrctNm*>	[0..1]	Text		242
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		243
	Country <*Ctry*>	[0..1]	CodeSet	C7	243
	AddressLine <*AdrLine*>	[0..7]	Text		243

6.1.10.4 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]	±		90
	BranchIdentification <*BrnchId*>	[0..1]	±		91

6.1.10.4.1 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 86 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C6	86
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		87
	LEI <LEI>	[0..1]	IdentifierSet		87
	Name <Nm>	[0..1]	Text		87
	PostalAddress <PstlAdr>	[0..1]	±		87
	Other <Othr>	[0..1]	±		88

6.1.10.4.2 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 89 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		89
	LEI <LEI>	[0..1]	IdentifierSet		89
	Name <Nm>	[0..1]	Text		89
	PostalAddress <PstlAdr>	[0..1]	±		89

6.1.10.5 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		91
	SchemeName <SchmeNm>	[0..1]			92
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92
	Issuer <Issr>	[0..1]	Text		92

6.1.10.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 315

6.1.10.5.2 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		92
Or}	Proprietary *<Prtry>*	[1..1]	Text		92

6.1.10.5.2.1 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 300

6.1.10.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.10.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

6.1.11　Identification Information

6.1.11.1 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		92
	Issuer *<Issr>*	[1..1]	Text		93
	SchemeName *<SchmeNm>*	[0..1]	Text		93

6.1.11.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 312

6.1.11.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

6.1.11.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 315

6.1.11.2 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		93
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		93
	UETR *<UETR>*	[0..1]	IdentifierSet		93

6.1.11.2.1 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 315

6.1.11.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 315

6.1.11.2.3 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 311

6.1.12   Mandate

6.1.12.1 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		94
Or}	Proprietary *<Prtry>*	[1..1]	Text		94

6.1.12.1.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "MandateClassification1Code" on page 304

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.

6.1.12.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.12.2 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]			95
{Or	Code *<Cd>*	[1..1]	CodeSet		95
Or}	Proprietary *<Prtry>*	[1..1]	Text		95
	LocalInstrument *<LclInstrm>*	[0..1]			95
{Or	Code *<Cd>*	[1..1]	CodeSet		96
Or}	Proprietary *<Prtry>*	[1..1]	Text		96
	CategoryPurpose *<CtgyPurp>*	[0..1]			96
{Or	Code *<Cd>*	[1..1]	CodeSet		96
Or}	Proprietary *<Prtry>*	[1..1]	Text		96
	Classification *<Clssfctn>*	[0..1]	±		96

6.1.12.2.1 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		95
Or}	Proprietary *<Prtry>*	[1..1]	Text		95

6.1.12.2.1.1 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 303

6.1.12.2.1.2 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 315

6.1.12.2.2 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		96
Or}	Proprietary *<Prtry>*	[1..1]	Text		96

6.1.12.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 301

6.1.12.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 315

6.1.12.2.3 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		96
Or}	Proprietary *<Prtry>*	[1..1]	Text		96

6.1.12.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 299

6.1.12.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.12.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see "MandateClassification1Choice" on page 94 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		94
Or}	Proprietary <Prtry>	[1..1]	Text		94

6.1.13 Miscellaneous

6.1.13.1 SupplementaryData1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		97
	Envelope <Envlp>	[1..1]	(External Schema)		97

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.

6.1.13.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

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

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

Datatype: "Max350Text" on page 314

6.1.13.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

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

6.1.13.2 GroupHeader95

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		98
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		98
	Authorisation *<Authstn>*	[0..2]	±		98
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		99
	ControlSum *<CtrlSum>*	[0..1]	Quantity		99
	InitiatingParty *<InitgPty>*	[1..1]	±		99
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		99
	InitiationSource *<InitnSrc>*	[0..1]			100
	Name *<Nm>*	[1..1]	Text		100
	Provider *<Prvdr>*	[0..1]	Text		100
	Version *<Vrsn>*	[0..1]	Text		100

6.1.13.2.1 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 315

6.1.13.2.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 309

6.1.13.2.3 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 117 for details)

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

6.1.13.2.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 314

6.1.13.2.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

6.1.13.2.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		120
	PostalAddress <PstlAdr>	[0..1]	±		120
	Identification <Id>	[0..1]	±		121
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	121
	ContactDetails <CtctDtls>	[0..1]	±		122

6.1.13.2.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		90
	BranchIdentification <*BrnchId*>	[0..1]	±		91

6.1.13.2.8 InitiationSource <InitnSrc>

Presence: [0..1]

Definition: Source application or software used to initiate the payment.

InitiationSource <InitnSrc> contains the following **PaymentInitiationSource1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		100
	Provider <*Prvdr*>	[0..1]	Text		100
	Version <*Vrsn*>	[0..1]	Text		100

6.1.13.2.8.1 Name <Nm>

Presence: [1..1]

Definition: Name of the application or software used to initiate the payment.

Datatype: "Max140Text" on page 313

6.1.13.2.8.2 Provider <Prvdr>

Presence: [0..1]

Definition: Provider of the application or software used to initiate the payment.

Datatype: "Max35Text" on page 315

6.1.13.2.8.3 Version <Vrsn>

Presence: [0..1]

Definition: Version of the application or software used to initiate the payment.

Datatype: "Max35Text" on page 315

6.1.13.3 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		101
Or}	Proprietary *<Prtry>*	[1..1]	Text		101

6.1.13.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 302

6.1.13.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.13.4 GroupHeader88

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		102
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		102
	Authorisation *<Authstn>*	[0..2]	±		102
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		102
	ControlSum *<CtrlSum>*	[0..1]	Quantity		102
	GroupReversal *<GrpRvsl>*	[0..1]	Indicator		103
	InitiatingParty *<InitgPty>*	[0..1]	±		103
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		103
	DebtorAgent *<DbtrAgt>*	[0..1]	±		103
	CreditorAgent *<CdtrAgt>*	[0..1]	±		104

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.

6.1.13.4.1 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 315

6.1.13.4.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 309

6.1.13.4.3 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 117 for details)

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

6.1.13.4.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 314

6.1.13.4.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

6.1.13.4.6 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 311):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.13.4.7 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the reversal message.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		120
	PostalAddress <PstlAdr>	[0..1]	±		120
	Identification <Id>	[0..1]	±		121
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	121
	ContactDetails <CtctDtls>	[0..1]	±		122

6.1.13.4.8 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.13.4.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.13.4.10 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.13.5 GroupHeader86

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		104
	CreationDateTime <CreDtTm>	[1..1]	DateTime		104
	InitiatingParty <InitgPty>	[0..1]	±		105
	ForwardingAgent <FwdgAgt>	[0..1]	±		105
	DebtorAgent <DbtrAgt>	[0..1]	±		105
	CreditorAgent <CdtrAgt>	[0..1]	±		105

6.1.13.5.1 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 315

6.1.13.5.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 309

6.1.13.5.3 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the status message.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.13.5.4 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.13.5.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.13.5.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.13.6 GroupHeader83

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		106
	CreationDateTime <CreDtTm>	[1..1]	DateTime		106
	Authorisation <Authstn>	[0..2]	±		106
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		107
	ControlSum <CtrlSum>	[0..1]	Quantity		107
	InitiatingParty <InitgPty>	[1..1]	±		107
	ForwardingAgent <FwdgAgt>	[0..1]	±		107

6.1.13.6.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, 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 315

6.1.13.6.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 309

6.1.13.6.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key that allows to check if the initiating party is allowed to initiate transactions from the account specified in the initiation.

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 different party than the initiating party.

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 117 for details)

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

6.1.13.6.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 314

6.1.13.6.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

6.1.13.6.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be 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 120 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

6.1.13.6.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.13.7 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		108
Or	Period <Prd>	[1..1]			109
	Type <Tp>	[1..1]	CodeSet		109
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		109
Or}	PointInTime <PtInTm>	[1..1]			109
	Type <Tp>	[1..1]	CodeSet		110
	PointInTime <PtInTm>	[1..1]	Text		110

6.1.13.7.1 Type <Tp>

Presence: [1..1]

Definition: Specifies a frequency in terms of a specified period type.

Datatype: "Frequency6Code" on page 304

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.

6.1.13.7.2 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		109
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		109

6.1.13.7.2.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 304

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.

6.1.13.7.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

Definition: Number of instructions to be created and processed during the specified period.

Datatype: "DecimalNumber" on page 311

6.1.13.7.3 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		110
	PointInTime <PtInTm>	[1..1]	Text		110

6.1.13.7.3.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 304

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.

6.1.13.7.3.2 PointInTime <PtInTm>

Presence: [1..1]

Definition: Further information on the exact point in time the event should take place.

Datatype: "Exact2NumericText" on page 312

6.1.13.8 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		111
	DetailedStatus <DtldSts>	[1..1]	CodeSet		111
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		111

6.1.13.8.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message, detailed per status.

Datatype: "Max15NumericText" on page 314

6.1.13.8.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 302

6.1.13.8.3 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 311

6.1.13.9 RemittanceAmount2

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	112
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			113
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	Text		113
	Amount <Amt>	[1..1]	Amount	C2, C8	113
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	114
	TaxAmount <TaxAmt>	[0..*]			114
	Type <Tp>	[0..1]			114
{Or	Code <Cd>	[1..1]	CodeSet		115
Or}	Proprietary <Prtry>	[1..1]	Text		115
	Amount <Amt>	[1..1]	Amount	C2, C8	115
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			115
	Amount <Amt>	[1..1]	Amount	C2, C8	116
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		116
	Reason <Rsn>	[0..1]	Text		116
	AdditionalInformation <AddtlInf>	[0..1]	Text		116
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	117

6.1.13.9.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.13.9.2 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]			113
{Or	Code *<Cd>*	[1..1]	CodeSet		113
Or}	Proprietary *<Prtry>*	[1..1]	Text		113
	Amount *<Amt>*	[1..1]	Amount	C2, C8	113

6.1.13.9.2.1 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		113
Or}	Proprietary *<Prtry>*	[1..1]	Text		113

6.1.13.9.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 300

6.1.13.9.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.13.9.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.9.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.9.4 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]			114
{Or	Code *<Cd>*	[1..1]	CodeSet		115
Or}	Proprietary *<Prtry>*	[1..1]	Text		115
	Amount *<Amt>*	[1..1]	Amount	C2, C8	115

6.1.13.9.4.1 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		115
Or}	Proprietary <*Prtry*>	[1..1]	Text		115

6.1.13.9.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 303

6.1.13.9.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.13.9.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.9.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the document adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C8	116
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		116
	Reason <Rsn>	[0..1]	Text		116
	AdditionalInformation <AddtlInf>	[0..1]	Text		116

6.1.13.9.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.9.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 296

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

6.1.13.9.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 315

6.1.13.9.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 313

6.1.13.9.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.13.10 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		117
Or}	Proprietary *<Prtry>*	[1..1]	Text		118

6.1.13.10.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 293

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.

6.1.13.10.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 313

6.1.14   Organisation Identification

6.1.14.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C5	118
	LEI *<LEI>*	[0..1]	IdentifierSet		118
	Other *<Othr>*	[0..*]			119
	Identification *<Id>*	[1..1]	Text		119
	SchemeName *<SchmeNm>*	[0..1]			119
{Or	Code *<Cd>*	[1..1]	CodeSet		119
Or}	Proprietary *<Prtry>*	[1..1]	Text		119
	Issuer *<Issr>*	[0..1]	Text		120

6.1.14.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C5 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 309

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.

6.1.14.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 310

6.1.14.1.3 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		119
	SchemeName *<SchmeNm>*	[0..1]			119
{Or	Code *<Cd>*	[1..1]	CodeSet		119
Or}	Proprietary *<Prtry>*	[1..1]	Text		119
	Issuer *<Issr>*	[0..1]	Text		120

6.1.14.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 315

6.1.14.1.3.2 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		119
Or}	Proprietary *<Prtry>*	[1..1]	Text		119

6.1.14.1.3.2.1 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 301

6.1.14.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.14.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

6.1.15　　　Party Identification

6.1.15.1 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		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

6.1.15.1.1 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 313

6.1.15.1.2 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 239 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	±		241
	Department <*Dept*>	[0..1]	Text		241
	SubDepartment <*SubDept*>	[0..1]	Text		241
	StreetName <*StrtNm*>	[0..1]	Text		241
	BuildingNumber <*BldgNb*>	[0..1]	Text		241
	BuildingName <*BldgNm*>	[0..1]	Text		242
	Floor <*Flr*>	[0..1]	Text		242
	PostBox <*PstBx*>	[0..1]	Text		242
	Room <*Room*>	[0..1]	Text		242
	PostCode <*PstCd*>	[0..1]	Text		242
	TownName <*TwnNm*>	[0..1]	Text		242
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		242
	DistrictName <*DstrctNm*>	[0..1]	Text		242
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		243
	Country <*Ctry*>	[0..1]	CodeSet	C7	243
	AddressLine <*AdrLine*>	[0..7]	Text		243

6.1.15.1.3 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 122 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <*OrgId*>	[1..1]	±		122
Or}	PrivateIdentification <*PrvtId*>	[1..1]	±		123

6.1.15.1.4 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: C7 "Country"

Datatype: "CountryCode" on page 296

Constraints

- **Country**

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

6.1.15.1.5 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 236 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		237
	Name *<Nm>*	[0..1]	Text		237
	PhoneNumber *<PhneNb>*	[0..1]	Text		237
	MobileNumber *<MobNb>*	[0..1]	Text		238
	FaxNumber *<FaxNb>*	[0..1]	Text		238
	EmailAddress *<EmailAdr>*	[0..1]	Text		238
	EmailPurpose *<EmailPurp>*	[0..1]	Text		238
	JobTitle *<JobTitl>*	[0..1]	Text		238
	Responsibility *<Rspnsblty>*	[0..1]	Text		238
	Department *<Dept>*	[0..1]	Text		238
	Other *<Othr>*	[0..*]			238
	ChannelType *<ChanlTp>*	[1..1]	Text		239
	Identification *<Id>*	[0..1]	Text		239
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		239

6.1.15.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		122
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		123

6.1.15.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 118 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C5	118
	LEI *<LEI>*	[0..1]	IdentifierSet		118
	Other *<Othr>*	[0..*]			119
	Identification *<Id>*	[1..1]	Text		119
	SchemeName *<SchmeNm>*	[0..1]			119
{Or	Code *<Cd>*	[1..1]	CodeSet		119
Or}	Proprietary *<Prtry>*	[1..1]	Text		119
	Issuer *<Issr>*	[0..1]	Text		120

6.1.15.2.2 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 234 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			234
	BirthDate *<BirthDt>*	[1..1]	Date		234
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		234
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		235
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C7	235
	Other *<Othr>*	[0..*]			235
	Identification *<Id>*	[1..1]	Text		235
	SchemeName *<SchmeNm>*	[0..1]			235
{Or	Code *<Cd>*	[1..1]	CodeSet		236
Or}	Proprietary *<Prtry>*	[1..1]	Text		236
	Issuer *<Issr>*	[0..1]	Text		236

6.1.15.3 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]	±		124
Or}	Agent *<Agt>*	[1..1]	±		124

6.1.15.3.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.15.3.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16   Payment

6.1.16.1 InstructionForCreditorAgent3

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		125
	InstructionInformation *<InstrInf>*	[0..1]	Text		125

6.1.16.1.1 Code <Cd>

Presence: [0..1]

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

Datatype: "ExternalCreditorAgentInstruction1Code" on page 299

6.1.16.1.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

Datatype: "Max140Text" on page 313

6.1.16.2 PaymentTransaction129

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		128
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		128
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		128
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		128
	TransactionStatus <TxSts>	[0..1]	CodeSet		128
	StatusReasonInformation <StsRsnInf>	[0..*]		C29	129
	Originator <Orgtr>	[0..1]	±		129
	Reason <Rsn>	[0..1]			129
{Or	Code <Cd>	[1..1]	CodeSet		130
Or}	Proprietary <Prtry>	[1..1]	Text		130
	AdditionalInformation <AddtlInf>	[0..*]	Text		130
	ChargesInformation <ChrgsInf>	[0..*]	±		130
	TrackerData <TrckrData>	[0..1]			130
	ConfirmedDate <ConfdDt>	[1..1]	±		131
	ConfirmedAmount <ConfdAmt>	[1..1]	Amount	C1, C9	131
	TrackerRecord <TrckrRcrd>	[1..*]			132
	Agent <Agt>	[1..1]	±		132
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		132
	ChargesAmount <ChrgsAmt>	[0..1]	Amount	C1, C9	133
	ExchangeRateData <XchgRateData>	[0..1]			133
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	134
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	134
	ExchangeRate <XchgRate>	[1..1]	Rate		134
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	134
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		135
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		135
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		135
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			135
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C8	137
	Amount <Amt>	[0..1]	±		137
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		138

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		138
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		138
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		138
	SettlementInformation *<SttlmInf>*	[0..1]		C17, C18, C24, C25, C26, C27, C32, C33	139
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		141
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C16, C15	141
	ClearingSystem *<ClrSys>*	[0..1]			142
{Or	Code *<Cd>*	[1..1]	CodeSet		142
Or}	Proprietary *<Prtry>*	[1..1]	Text		142
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		142
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	143
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		143
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	144
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		144
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	145
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		145
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		146
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		146
	RemittanceInformation *<RmtInf>*	[0..1]	±		147
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		147
	Debtor *<Dbtr>*	[0..1]	±		147
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C16, C15	147
	DebtorAgent *<DbtrAgt>*	[0..1]	±		148
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	148
	CreditorAgent *<CdtrAgt>*	[0..1]	±		149

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C16, C15	149
	Creditor <*Cdtr*>	[0..1]	±		150
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C16, C15	150
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		151
	Purpose <*Purp*>	[0..1]	±		151
	SupplementaryData <*SplmtryData*>	[0..*]	±	C31	152

6.1.16.2.1 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 315

6.1.16.2.2 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 315

6.1.16.2.3 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 315

6.1.16.2.4 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 311

6.1.16.2.5 TransactionStatus <TxSts>

Presence: [0..1]

Definition: Specifies the status of a transaction, in a coded form.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 302

6.1.16.2.6 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C29 "StatusReasonRule"

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		129
	Reason *<Rsn>*	[0..1]			129
{Or	Code *<Cd>*	[1..1]	CodeSet		130
Or}	Proprietary *<Prtry>*	[1..1]	Text		130
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		130

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
    ```

6.1.16.2.6.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.2.6.2 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		130
Or}	Proprietary *<Prtry>*	[1..1]	Text		130

6.1.16.2.6.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 303

6.1.16.2.6.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.16.2.6.3 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 313

6.1.16.2.7 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 60 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C2, C8	60
	Agent *<Agt>*	[1..1]	±		60

6.1.16.2.8 TrackerData <TrckrData>

Presence: [0..1]

Definition: Provides information on the tracking of the interbank transaction related to the payment.

TrackerData <TrckrData> contains the following **TrackerData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ConfirmedDate <*ConfdDt*>	[1..1]	±		131
	ConfirmedAmount <*ConfdAmt*>	[1..1]	Amount	C1, C9	131
	TrackerRecord <*TrckrRcrd*>	[1..*]			132
	Agent <*Agt*>	[1..1]	±		132
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		132
	ChargesAmount <*ChrgsAmt*>	[0..1]	Amount	C1, C9	133
	ExchangeRateData <*XchgRateData*>	[0..1]			133
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	C1	134
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	C1	134
	ExchangeRate <*XchgRate*>	[1..1]	Rate		134
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	134

6.1.16.2.8.1 ConfirmedDate <ConfdDt>

Presence: [1..1]

Definition: Point in time when an update to the tracking system has been confirmed.

Usage:

This date can be the point in time when an agent provides a pending status update to the tracking system or when the creditor has been credited and can use the amount of money (as confirmed to the tracking system by the creditor agent).

ConfirmedDate <ConfdDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 68 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		68
Or}	DateTime <*DtTm*>	[1..1]	DateTime		68

6.1.16.2.8.2 ConfirmedAmount <ConfdAmt>

Presence: [1..1]

Definition: Amount of money confirmed to the tracking system by the agent.

Impacted by: C1 "ActiveCurrency", C9 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 290

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.16.2.8.3 TrackerRecord <TrckrRcrd>

Presence: [1..*]

Definition: Provides tracker transaction information for a specific agent involved in the transaction chain.

TrackerRecord <TrckrRcrd> contains the following **TrackerRecord1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Agent *<Agt>*	[1..1]	±		132
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		132
	ChargesAmount *<ChrgsAmt>*	[0..1]	Amount	C1, C9	133
	ExchangeRateData *<XchgRateData>*	[0..1]			133
	SourceCurrency *<SrcCcy>*	[1..1]	CodeSet	C1	134
	TargetCurrency *<TrgtCcy>*	[1..1]	CodeSet	C1	134
	ExchangeRate *<XchgRate>*	[1..1]	Rate		134
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	134

6.1.16.2.8.3.1 Agent <Agt>

Presence: [1..1]

Definition: Identification of an agent in the tracker.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.2.8.3.2 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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

6.1.16.2.8.3.3 ChargesAmount <ChrgsAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveCurrency", C9 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 290

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

6.1.16.2.8.3.4 ExchangeRateData <XchgRateData>

Presence: [0..1]

Definition: Provides details of the rate and the currencies used in the foreign exchange.

ExchangeRateData <XchgRateData> contains the following **CurrencyExchange13** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	C1	134
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	C1	134
	ExchangeRate <*XchgRate*>	[1..1]	Rate		134
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	134

6.1.16.2.8.3.4.1 SourceCurrency <SrcCcy>

Presence: [1..1]

Definition: Currency from which an amount is to be converted in a currency conversion.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 292

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.

6.1.16.2.8.3.4.2 TargetCurrency <TrgtCcy>

Presence: [1..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 292

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.

6.1.16.2.8.3.4.3 ExchangeRate <XchgRate>

Presence: [1..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 312

6.1.16.2.8.3.4.4 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 292

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.

6.1.16.2.9 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 309

6.1.16.2.10 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

6.1.16.2.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

6.1.16.2.12 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	C2, C8	137
	Amount <*Amt*>	[0..1]	±		137
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		138
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		138
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		138
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		138
	SettlementInformation <*SttlmInf*>	[0..1]		C17, C18, C24, C25, C26, C27, C32, C33	139
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		141
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C16, C15	141
	ClearingSystem <*ClrSys*>	[0..1]			142
{Or	Code <*Cd*>	[1..1]	CodeSet		142
Or}	Proprietary <*Prtry*>	[1..1]	Text		142
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		142
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	143
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		143
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	144
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		144
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	145
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		145
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		146
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		146
	RemittanceInformation <*RmtInf*>	[0..1]	±		147
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		147
	Debtor <*Dbtr*>	[0..1]	±		147
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C16, C15	147

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAgent *<DbtrAgt>*	[0..1]	±		148
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	148
	CreditorAgent *<CdtrAgt>*	[0..1]	±		149
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C16, C15	149
	Creditor *<Cdtr>*	[0..1]	±		150
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C16, C15	150
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		151
	Purpose *<Purp>*	[0..1]	±		151

6.1.16.2.12.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.16.2.12.2 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 58 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C2, C8	58
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			59
	Amount *<Amt>*	[1..1]	Amount	C2, C8	59
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C2	59

6.1.16.2.12.3 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 309

6.1.16.2.12.4 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 309

6.1.16.2.12.5 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 68 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		68
Or}	DateTime *<DtTm>*	[1..1]	DateTime		68

6.1.16.2.12.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see
"PartyIdentification135" on page 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.2.12.7 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: C17 "InstructedReimbursementAgentAccountRule", C18
"InstructingReimbursementAgentAccountRule", C24 "SettlementMethodAgentRule", C25
"SettlementMethodClearingRule", C26 "SettlementMethodCoverAgentRule", C27
"SettlementMethodCoverRule", C32 "ThirdReimbursementAgentAccountRule", C33
"ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		141
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C16, C15	141
	ClearingSystem *<ClrSys>*	[0..1]			142
{Or	Code *<Cd>*	[1..1]	CodeSet		142
Or}	Proprietary *<Prtry>*	[1..1]	Text		142
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		142
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	143
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		143
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	144
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		144
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	145

Constraints

- **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

```
On Condition
    /InstructedReimbursementAgent is absent
Following Must be True
    /InstructedReimbursementAgentAccount Must be absent
```

- **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

```
On Condition
    /InstructingReimbursementAgent is absent
Following Must be True
    /InstructingReimbursementAgentAccount Must be absent
```

- **SettlementMethodAgentRule**

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

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

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

    If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

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

6.1.16.2.12.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 307

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.

6.1.16.2.12.7.2 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		54
	Type <*Tp*>	[0..1]	±		54
	Currency <*Ccy*>	[0..1]	CodeSet	C2	54
	Name <*Nm*>	[0..1]	Text		55
	Proxy <*Prxy*>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.2.12.7.3 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		142
Or}	Proprietary *<Prtry>*	[1..1]	Text		142

6.1.16.2.12.7.3.1 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 298

6.1.16.2.12.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.16.2.12.7.4 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 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.16.2.12.7.5 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.2.12.7.6 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 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.16.2.12.7.7 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.2.12.7.8 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 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.2.12.7.9 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

• **IdentificationAndProxyGuideline**

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

6.1.16.2.12.8 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 230 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		231
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		231
	ServiceLevel <*SvcLvl*>	[0..*]			232
{Or	Code <*Cd*>	[1..1]	CodeSet		232
Or}	Proprietary <*Prtry*>	[1..1]	Text		232
	LocalInstrument <*LclInstrm*>	[0..1]			232
{Or	Code <*Cd*>	[1..1]	CodeSet		232
Or}	Proprietary <*Prtry*>	[1..1]	Text		232
	SequenceType <*SeqTp*>	[0..1]	CodeSet		233
	CategoryPurpose <*CtgyPurp*>	[0..1]			233
{Or	Code <*Cd*>	[1..1]	CodeSet		233
Or}	Proprietary <*Prtry*>	[1..1]	Text		233

6.1.16.2.12.9 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 305

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.

6.1.16.2.12.10 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 77 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]	±	C3, C4	77
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		78

6.1.16.2.12.11 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 266 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		266
	Structured <Strd>	[0..*]	±		266

6.1.16.2.12.12 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 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		124
Or}	Agent <Agt>	[1..1]	±		124

6.1.16.2.12.13 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 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		124
Or}	Agent <Agt>	[1..1]	±		124

6.1.16.2.12.14 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.2.12.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.2.12.16 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.2.12.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.16.2.12.18 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.2.12.19 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 123 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		124
Or}	Agent *<Agt>*	[1..1]	±		124

6.1.16.2.12.20 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.2.12.21 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 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		124
Or}	Agent <Agt>	[1..1]	±		124

6.1.16.2.12.22 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 <u>"Purpose2Choice" on page 100</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		101
Or}	Proprietary *<Prtry>*	[1..1]	Text		101

6.1.16.2.13 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see <u>"SupplementaryData1" on page 97</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		97
	Envelope *<Envlp>*	[1..1]	(External Schema)		97

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.

6.1.16.3 PaymentInstruction40

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

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification *<PmtInfId>*	[1..1]	Text		156
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		157
	RequestedAdviceType *<ReqdAdvcTp>*	[0..1]			157
	CreditAdvice *<CdtAdvc>*	[0..1]			157
{Or	Code *<Cd>*	[1..1]	CodeSet		157
Or}	Proprietary *<Prtry>*	[1..1]	Text		158
	DebitAdvice *<DbtAdvc>*	[0..1]			158
{Or	Code *<Cd>*	[1..1]	CodeSet		158
Or}	Proprietary *<Prtry>*	[1..1]	Text		158
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		158
	NumberOfTransactions *<NbOfTxs>*	[0..1]	Text		159
	ControlSum *<CtrlSum>*	[0..1]	Quantity		159
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		159
	RequestedExecutionDate *<ReqdExctnDt>*	[1..1]	±		159
	PoolingAdjustmentDate *<PoolgAdjstmntDt>*	[0..1]	Date		160
	Debtor *<Dbtr>*	[1..1]	±		160
	DebtorAccount *<DbtrAcct>*	[1..1]	±	C16, C15	160
	DebtorAgent *<DbtrAgt>*	[1..1]	±		161
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	161
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		162
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		162
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		162
	ChargesAccount *<ChrgsAcct>*	[0..1]	±	C16, C15	163
	ChargesAccountAgent *<ChrgsAcctAgt>*	[0..1]	±		164
	CreditTransferTransactionInformation *<CdtTrfTxInf>*	[1..*]	±	C22, C24, C25, C26, C27, C28, C33, C35	164

Constraints

- **ChargeBearerRule**

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

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

  CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

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

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

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

- **ChequeAndCreditorAccountRule**

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

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

- **ChequeDeliveryAndCreditorAgentRule**

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

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

- **ChequeDeliveryAndNoCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA

(CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then
CreditTransferTransactionInformation/CreditorAgent is not allowed.

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

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

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

- **ChequeNoDeliveryAndNoCreditorAgentRule**

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

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

- **InstructionForDebtorAgentRule**

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

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

  CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent
  may both be absent.

  ```
  Following Must be True
      /InstructionForDebtorAgent Must be absent
   Or    /CreditTransferTransactionInformation[*]/InstructionForDebtorAgent Must be
  absent
  ```

- **NonChequePaymentMethodRule**

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

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

- **PaymentTypeInformationRule**

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

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

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

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

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

  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

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

6.1.16.3.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.16.3.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod3Code" on page 305

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

6.1.16.3.3 RequestedAdviceType <ReqdAdvcTp>

Presence: [0..1]

Definition: Type of advice details requested.

RequestedAdviceType <ReqdAdvcTp> contains the following **AdviceType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditAdvice <CdtAdvc>	[0..1]			157
{Or	Code <Cd>	[1..1]	CodeSet		157
Or}	Proprietary <Prtry>	[1..1]	Text		158
	DebitAdvice <DbtAdvc>	[0..1]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		158

6.1.16.3.3.1 CreditAdvice <CdtAdvc>

Presence: [0..1]

Definition: Type of credit advice requested.

CreditAdvice <CdtAdvc> contains one of the following **AdviceType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		157
Or}	Proprietary <Prtry>	[1..1]	Text		158

6.1.16.3.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 293

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.
ADND	AdviceWithoutDetails	Advice without transaction details is requested.

6.1.16.3.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.16.3.3.2 DebitAdvice <DbtAdvc>

Presence: [0..1]

Definition: Type de debit advice requested.

DebitAdvice <DbtAdvc> contains one of the following **AdviceType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		158

6.1.16.3.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 293

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.
ADND	AdviceWithoutDetails	Advice without transaction details is requested.

6.1.16.3.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.16.3.4 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 311):

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

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

6.1.16.3.5 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 314

6.1.16.3.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

6.1.16.3.7 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 225 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		226
	ServiceLevel *<SvcLvl>*	[0..*]			226
{Or	Code *<Cd>*	[1..1]	CodeSet		226
Or}	Proprietary *<Prtry>*	[1..1]	Text		226
	LocalInstrument *<LclInstrm>*	[0..1]			227
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		227
	CategoryPurpose *<CtgyPurp>*	[0..1]			227
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		228

6.1.16.3.8 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 68 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		68
Or}	DateTime <DtTm>	[1..1]	DateTime		68

6.1.16.3.9 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 309

6.1.16.3.10 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 120 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		120
	PostalAddress <PstlAdr>	[0..1]	±		120
	Identification <Id>	[0..1]	±		121
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	121
	ContactDetails <CtctDtls>	[0..1]	±		122

6.1.16.3.11 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.3.12 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.3.13 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.3.14 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

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

Datatype: "Max140Text" on page 313

6.1.16.3.15 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 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.3.16 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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.

6.1.16.3.17 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.3.18 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

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

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.3.19 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

Impacted by: C22 "InstructionForCreditorAgentRule", C24 "IntermediaryAgent1AccountRule", C25 "IntermediaryAgent2AccountRule", C26 "IntermediaryAgent2Rule", C27 "IntermediaryAgent3AccountRule", C28 "IntermediaryAgent3Rule", C33 "UltimateCreditorGuideline", C35 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following elements (see
"CreditTransferTransaction54" on page 187 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]	±		190
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		190
	Amount *<Amt>*	[1..1]	±		190
	ExchangeRateInformation *<XchgRateInf>*	[0..1]			191
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C2	191
	ExchangeRate *<XchgRate>*	[0..1]	Rate		191
	RateType *<RateTp>*	[0..1]	CodeSet		192
	ContractIdentification *<CtrctId>*	[0..1]	Text		192
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		192
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		192
	ChequeInstruction *<ChqInstr>*	[0..1]	±	C15	193
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		194
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		195
	IntermediaryAgent1Account *<IntrmyAgt1Acct>*	[0..1]	±	C16, C15	195
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		196
	IntermediaryAgent2Account *<IntrmyAgt2Acct>*	[0..1]	±	C16, C15	196
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		197
	IntermediaryAgent3Account *<IntrmyAgt3Acct>*	[0..1]	±	C16, C15	197
	CreditorAgent *<CdtrAgt>*	[0..1]	±		198
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C16, C15	198
	Creditor *<Cdtr>*	[0..1]	±		199
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C16, C15	199
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		200
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		200
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]			200
	Code *<Cd>*	[0..1]	CodeSet		201
	InstructionInformation *<InstrInf>*	[0..1]	Text		201
	Purpose *<Purp>*	[0..1]	±		201

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RegulatoryReporting <RgltryRptg>	[0..10]	±		201
	Tax <Tax>	[0..1]	±		202
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		202
	RemittanceInformation <RmtInf>	[0..1]	±		203
	SupplementaryData <SplmtryData>	[0..*]	±	C31	203

Constraints

- **InstructionForCreditorAgentRule**

  If InstructionForCreditorAgent/Code contains CHQB, 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
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

6.1.16.4 PaymentInstruction39

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		170
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		170
	RequestedAdviceType <*ReqdAdvcTp*>	[0..1]			171
	CreditAdvice <*CdtAdvc*>	[0..1]			171
{Or	Code <*Cd*>	[1..1]	CodeSet		171
Or}	Proprietary <*Prtry*>	[1..1]	Text		171
	DebitAdvice <*DbtAdvc*>	[0..1]			172
{Or	Code <*Cd*>	[1..1]	CodeSet		172
Or}	Proprietary <*Prtry*>	[1..1]	Text		172
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		172
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		172
	ControlSum <*CtrlSum*>	[0..1]	Quantity		173
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		173
	RequestedCollectionDate <*ReqdColltnDt*>	[1..1]	Date		173
	Creditor <*Cdtr*>	[1..1]	±		173
	CreditorAccount <*CdtrAcct*>	[1..1]	±	C16, C15	174
	CreditorAgent <*CdtrAgt*>	[1..1]	±		174
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C16, C15	175
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		175
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		176
	ChargesAccount <*ChrgsAcct*>	[0..1]	±	C16, C15	176
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		177
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		177
	DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C19, C21	178
	PaymentIdentification <*PmtId*>	[1..1]	±		179
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		180
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C2, C8	180
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		181
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]	±		181
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		182

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAgent *<DbtrAgt>*	[1..1]	±		182
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	182
	Debtor *<Dbtr>*	[1..1]	±		183
	DebtorAccount *<DbtrAcct>*	[1..1]	±	C16, C15	183
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		184
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..1]	Text		184
	Purpose *<Purp>*	[0..1]	±		184
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		185
	Tax *<Tax>*	[0..1]	±		185
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		186
	RemittanceInformation *<RmtInf>*	[0..1]	±		186
	SupplementaryData *<SplmtryData>*	[0..*]	±	C31	186

Constraints

- **ChargeBearerRule**

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

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

  DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /DirectDebitTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

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

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

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

- **CreditorSchemeIdentificationRule**

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

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

  DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification
  may both be absent.

  ```
  Following Must be True
      /CreditorSchemeIdentification Must be absent
   Or    /DirectDebitTransactionInformation[*]/DirectDebitTransaction/
  CreditorSchemeIdentification Must be absent
  ```

- **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
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

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

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

  DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

  ```
  Following Must be True
      /UltimateCreditor Must be absent
   Or    /DirectDebitTransactionInformation[*]/UltimateCreditor Must be absent
  ```

6.1.16.4.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.16.4.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod2Code" on page 305

CodeName	Name	Definition
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.

6.1.16.4.3 RequestedAdviceType <ReqdAdvcTp>

Presence: [0..1]

Definition: Type of advice details requested.

RequestedAdviceType <ReqdAdvcTp> contains the following **AdviceType1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CreditAdvice <*CdtAdvc*>	[0..1]			171
{Or	Code <*Cd*>	[1..1]	CodeSet		171
Or}	Proprietary <*Prtry*>	[1..1]	Text		171
	DebitAdvice <*DbtAdvc*>	[0..1]			172
{Or	Code <*Cd*>	[1..1]	CodeSet		172
Or}	Proprietary <*Prtry*>	[1..1]	Text		172

6.1.16.4.3.1 CreditAdvice <CdtAdvc>

Presence: [0..1]

Definition: Type of credit advice requested.

CreditAdvice <CdtAdvc> contains one of the following **AdviceType1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		171
Or}	Proprietary <*Prtry*>	[1..1]	Text		171

6.1.16.4.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 293

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.
ADND	AdviceWithoutDetails	Advice without transaction details is requested.

6.1.16.4.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.16.4.3.2 DebitAdvice <DbtAdvc>

Presence: [0..1]

Definition: Type de debit advice requested.

DebitAdvice <DbtAdvc> contains one of the following **AdviceType1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		172
Or}	Proprietary <*Prtry*>	[1..1]	Text		172

6.1.16.4.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 293

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.
ADND	AdviceWithoutDetails	Advice without transaction details is requested.

6.1.16.4.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.16.4.4 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 311):

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

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

6.1.16.4.5 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 314

6.1.16.4.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 311

6.1.16.4.7 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation29" on page 228 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		228
	ServiceLevel *<SvcLvl>*	[0..*]			228
{Or	Code *<Cd>*	[1..1]	CodeSet		229
Or}	Proprietary *<Prtry>*	[1..1]	Text		229
	LocalInstrument *<LclInstrm>*	[0..1]			229
{Or	Code *<Cd>*	[1..1]	CodeSet		229
Or}	Proprietary *<Prtry>*	[1..1]	Text		229
	SequenceType *<SeqTp>*	[0..1]	CodeSet		229
	CategoryPurpose *<CtgyPurp>*	[0..1]			230
{Or	Code *<Cd>*	[1..1]	CodeSet		230
Or}	Proprietary *<Prtry>*	[1..1]	Text		230

6.1.16.4.8 RequestedCollectionDate <ReqdColltnDt>

Presence: [1..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 309

6.1.16.4.9 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 120 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		120
	PostalAddress <PstlAdr>	[0..1]	±		120
	Identification <Id>	[0..1]	±		121
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	121
	ContactDetails <CtctDtls>	[0..1]	±		122

6.1.16.4.10 CreditorAccount <CdtrAcct>

Presence: [1..1]

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.4.11 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.4.12 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.4.13 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 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.4.14 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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

6.1.16.4.15 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.4.16 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

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

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.4.17 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.4.18 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

Impacted by: C19 "UltimateCreditorGuideline", C21 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following **DirectDebitTransactionInformation28** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		179
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		180
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C2, C8	180
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		181
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]	±		181
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		182
	DebtorAgent <*DbtrAgt*>	[1..1]	±		182
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C16, C15	182
	Debtor <*Dbtr*>	[1..1]	±		183
	DebtorAccount <*DbtrAcct*>	[1..1]	±	C16, C15	183
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		184
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		184
	Purpose <*Purp*>	[0..1]	±		184
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		185
	Tax <*Tax*>	[0..1]	±		185
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		186
	RemittanceInformation <*RmtInf*>	[0..1]	±		186
	SupplementaryData <*SplmtryData*>	[0..*]	±	C31	186

Constraints

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

6.1.16.4.18.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 93 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		93
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		93
	UETR *<UETR>*	[0..1]	IdentifierSet		93

6.1.16.4.18.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation29" on page 228 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		228
	ServiceLevel *<SvcLvl>*	[0..*]			228
{Or	Code *<Cd>*	[1..1]	CodeSet		229
Or}	Proprietary *<Prtry>*	[1..1]	Text		229
	LocalInstrument *<LclInstrm>*	[0..1]			229
{Or	Code *<Cd>*	[1..1]	CodeSet		229
Or}	Proprietary *<Prtry>*	[1..1]	Text		229
	SequenceType *<SeqTp>*	[0..1]	CodeSet		229
	CategoryPurpose *<CtgyPurp>*	[0..1]			230
{Or	Code *<Cd>*	[1..1]	CodeSet		230
Or}	Proprietary *<Prtry>*	[1..1]	Text		230

6.1.16.4.18.3 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.16.4.18.4 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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

6.1.16.4.18.5 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following elements (see "DirectDebitTransaction11" on page 71 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±	C3, C4	71
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		72
	PreNotificationIdentification *<PreNtfctnId>*	[0..1]	Text		73
	PreNotificationDate *<PreNtfctnDt>*	[0..1]	Date		73

6.1.16.4.18.6 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 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.4.18.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.4.18.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.4.18.9 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.4.18.10 DebtorAccount <DbtrAcct>

Presence: [1..1]

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.4.18.11 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 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.4.18.12 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..1]

Definition: Further information, related to the processing of the payment instruction, that may need to be acted upon by the creditor agent, depending on agreement between creditor and the creditor agent.

Datatype: "Max140Text" on page 313

6.1.16.4.18.13 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 100 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		101
Or}	Proprietary *<Prtry>*	[1..1]	Text		101

6.1.16.4.18.14 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 243 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		244
	Authority *<Authrty>*	[0..1]			244
	Name *<Nm>*	[0..1]	Text		244
	Country *<Ctry>*	[0..1]	CodeSet	C7	244
	Details *<Dtls>*	[0..*]			244
	Type *<Tp>*	[0..1]	Text		245
	Date *<Dt>*	[0..1]	Date		245
	Country *<Ctry>*	[0..1]	CodeSet	C7	245
	Code *<Cd>*	[0..1]	Text		245
	Amount *<Amt>*	[0..1]	Amount	C2, C8	245
	Information *<Inf>*	[0..*]	Text		246

6.1.16.4.18.15 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 282 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		283
	Debtor <Dbtr>	[0..1]	±		283
	AdministrationZone <AdmstnZone>	[0..1]	Text		284
	ReferenceNumber <RefNb>	[0..1]	Text		284
	Method <Mtd>	[0..1]	Text		284
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	284
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	284
	Date <Dt>	[0..1]	Date		285
	SequenceNumber <SeqNb>	[0..1]	Quantity		285
	Record <Rcrd>	[0..*]	±		285

6.1.16.4.18.16 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 246 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		246
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		246

6.1.16.4.18.17 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 266 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		266
	Structured <Strd>	[0..*]	±		266

6.1.16.4.18.18 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 97 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		97
	Envelope *<Envlp>*	[1..1]	(External Schema)		97

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.

6.1.16.5 CreditTransferTransaction54

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]	±		190
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		190
	Amount <*Amt*>	[1..1]	±		190
	ExchangeRateInformation <*XchgRateInf*>	[0..1]			191
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C2	191
	ExchangeRate <*XchgRate*>	[0..1]	Rate		191
	RateType <*RateTp*>	[0..1]	CodeSet		192
	ContractIdentification <*CtrctId*>	[0..1]	Text		192
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		192
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		192
	ChequeInstruction <*ChqInstr*>	[0..1]	±	C15	193
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		194
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		195
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C16, C15	195
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		196
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C16, C15	196
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		197
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C16, C15	197
	CreditorAgent <*CdtrAgt*>	[0..1]	±		198
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C16, C15	198
	Creditor <*Cdtr*>	[0..1]	±		199
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C16, C15	199
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		200
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		200
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]			200
	Code <*Cd*>	[0..1]	CodeSet		201
	InstructionInformation <*InstrInf*>	[0..1]	Text		201
	Purpose <*Purp*>	[0..1]	±		201
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		201

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Tax <*Tax*>	[0..1]	±		202
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		202
	RemittanceInformation <*RmtInf*>	[0..1]	±		203
	SupplementaryData <*SplmtryData*>	[0..*]	±	C31	203

Constraints

- **InstructionForCreditorAgentRule**

  If InstructionForCreditorAgent/Code contains CHQB, 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
  ```

- **UltimateCreditorGuideline**

    UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

    UltimateDebtor may only be present if different from Debtor.

6.1.16.5.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see <u>"PaymentIdentification6" on page 93</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		93
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		93
	UETR *<UETR>*	[0..1]	IdentifierSet		93

6.1.16.5.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see <u>"PaymentTypeInformation26" on page 225</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		226
	ServiceLevel *<SvcLvl>*	[0..*]			226
{Or	Code *<Cd>*	[1..1]	CodeSet		226
Or}	Proprietary *<Prtry>*	[1..1]	Text		226
	LocalInstrument *<LclInstrm>*	[0..1]			227
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		227
	CategoryPurpose *<CtgyPurp>*	[0..1]			227
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		228

6.1.16.5.3 Amount <Amt>

Presence: [1..1]

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

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 58 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C8	58
Or}	EquivalentAmount <EqvtAmt>	[1..1]			59
	Amount <Amt>	[1..1]	Amount	C2, C8	59
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	59

6.1.16.5.4 ExchangeRateInformation <XchgRateInf>

Presence: [0..1]

Definition: Provides details on the currency exchange rate and contract.

ExchangeRateInformation <XchgRateInf> contains the following **ExchangeRate1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C2	191
	ExchangeRate <XchgRate>	[0..1]	Rate		191
	RateType <RateTp>	[0..1]	CodeSet		192
	ContractIdentification <CtrctId>	[0..1]	Text		192

6.1.16.5.4.1 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 292

Constraints

- **ActiveOrHistoricCurrency**

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

6.1.16.5.4.2 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 312

6.1.16.5.4.3 RateType <RateTp>

Presence: [0..1]

Definition: Specifies the type used to complete the currency exchange.

Datatype: "ExchangeRateType1Code" on page 298

CodeName	Name	Definition
SPOT	Spot	Exchange rate applied is the spot rate.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.

6.1.16.5.4.4 ContractIdentification <CtrctId>

Presence: [0..1]

Definition: Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.

Datatype: "Max35Text" on page 315

6.1.16.5.5 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 294

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

6.1.16.5.6 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 68 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		69
	Type <Tp>	[0..1]	±		69
	DateOfSignature <DtOfSgntr>	[0..1]	Date		70
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		70
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		70
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		70
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		70
	Frequency <Frqcy>	[0..1]	±		70
	Reason <Rsn>	[0..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		71
Or}	Proprietary <Prtry>	[1..1]	Text		71

6.1.16.5.7 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C15 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following elements (see <u>"Cheque11" on page 61</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ChequeType *<ChqTp>*	[0..1]	CodeSet		62
	ChequeNumber *<ChqNb>*	[0..1]	Text		62
	ChequeFrom *<ChqFr>*	[0..1]			62
	Name *<Nm>*	[1..1]	Text		63
	Address *<Adr>*	[1..1]	±		63
	DeliveryMethod *<DlvryMtd>*	[0..1]			64
{Or	Code *<Cd>*	[1..1]	CodeSet		64
Or}	Proprietary *<Prtry>*	[1..1]	Text		64
	DeliverTo *<DlvrTo>*	[0..1]			65
	Name *<Nm>*	[1..1]	Text		65
	Address *<Adr>*	[1..1]	±		65
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		66
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		66
	FormsCode *<FrmsCd>*	[0..1]	Text		67
	MemoField *<MemoFld>*	[0..2]	Text		67
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		67
	PrintLocation *<PrtLctn>*	[0..1]	Text		67
	Signature *<Sgntr>*	[0..5]	Text		67

Constraints

- **ChequeMaturityDateRule**

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

```
On Condition
    /ChequeType is present
 And    /ChequeType is within DataType <<Code>> ChequeType3Code
Following Must be True
    /ChequeMaturityDate Must be absent
```

6.1.16.5.8 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 120 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

6.1.16.5.9 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 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		90
	BranchIdentification <*BrnchId*>	[0..1]	±		91

6.1.16.5.10 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		54
	Type <*Tp*>	[0..1]	±		54
	Currency <*Ccy*>	[0..1]	CodeSet	C2	54
	Name <*Nm*>	[0..1]	Text		55
	Proxy <*Prxy*>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.5.11 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 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.5.12 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.5.13 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 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.5.14 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.5.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.5.16 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.5.17 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

6.1.16.5.18 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		54
	Type <*Tp*>	[0..1]	±		54
	Currency <*Ccy*>	[0..1]	CodeSet	C2	54
	Name <*Nm*>	[0..1]	Text		55
	Proxy <*Prxy*>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.5.19 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 120 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		120
	PostalAddress <PstlAdr>	[0..1]	±		120
	Identification <Id>	[0..1]	±		121
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	121
	ContactDetails <CtctDtls>	[0..1]	±		122

6.1.16.5.20 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 124 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		125
	InstructionInformation <InstrInf>	[0..1]	Text		125

6.1.16.5.21 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.

InstructionForDebtorAgent <InstrForDbtrAgt> contains the following **InstructionForDebtorAgent1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		201
	InstructionInformation *<InstrInf>*	[0..1]	Text		201

6.1.16.5.21.1 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: "ExternalDebtorAgentInstruction1Code" on page 299

6.1.16.5.21.2 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 313

6.1.16.5.22 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 100 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		101
Or}	Proprietary *<Prtry>*	[1..1]	Text		101

6.1.16.5.23 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 243 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		244
	Authority <Authrty>	[0..1]			244
	Name <Nm>	[0..1]	Text		244
	Country <Ctry>	[0..1]	CodeSet	C7	244
	Details <Dtls>	[0..*]			244
	Type <Tp>	[0..1]	Text		245
	Date <Dt>	[0..1]	Date		245
	Country <Ctry>	[0..1]	CodeSet	C7	245
	Code <Cd>	[0..1]	Text		245
	Amount <Amt>	[0..1]	Amount	C2, C8	245
	Information <Inf>	[0..*]	Text		246

6.1.16.5.24 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 282 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		283
	Debtor <Dbtr>	[0..1]	±		283
	AdministrationZone <AdmstnZone>	[0..1]	Text		284
	ReferenceNumber <RefNb>	[0..1]	Text		284
	Method <Mtd>	[0..1]	Text		284
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	284
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	284
	Date <Dt>	[0..1]	Date		285
	SequenceNumber <SeqNb>	[0..1]	Quantity		285
	Record <Rcrd>	[0..*]	±		285

6.1.16.5.25 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 246 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		246
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		246

6.1.16.5.26 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 266 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		266
	Structured <Strd>	[0..*]	±		266

6.1.16.5.27 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 97 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		97
	Envelope <Envlp>	[1..1]	(External Schema)		97

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.

6.1.16.6 PaymentTransaction134

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		205
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		205
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		206
	OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		206
	OriginalInstructedAmount <*OrgnlInstdAmt*>	[0..1]	Amount	C2, C8	206
	ReversedInstructedAmount <*RvsdInstdAmt*>	[0..1]	Amount	C2, C8	206
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		207
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		207
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]			208
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C2, C8	210
	Amount <*Amt*>	[0..1]	±		210
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		211
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		211
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		211
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		211
	SettlementInformation <*SttlmInf*>	[0..1]		C17, C18, C24, C25, C26, C27, C32, C33	212
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		214
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C16, C15	214
	ClearingSystem <*ClrSys*>	[0..1]			215
{Or	Code <*Cd*>	[1..1]	CodeSet		215
Or}	Proprietary <*Prtry*>	[1..1]	Text		215
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		215
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	216
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		216
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	217
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		217

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	218
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		218
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		219
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		219
	RemittanceInformation *<RmtInf>*	[0..1]	±		220
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		220
	Debtor *<Dbtr>*	[0..1]	±		220
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C16, C15	220
	DebtorAgent *<DbtrAgt>*	[0..1]	±		221
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	221
	CreditorAgent *<CdtrAgt>*	[0..1]	±		222
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C16, C15	222
	Creditor *<Cdtr>*	[0..1]	±		223
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C16, C15	223
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		224
	Purpose *<Purp>*	[0..1]	±		224
	SupplementaryData *<SplmtryData>*	[0..*]	±	C31	225

6.1.16.6.1 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 315

6.1.16.6.2 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 315

6.1.16.6.3 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 315

6.1.16.6.4 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 311

6.1.16.6.5 OriginalInstructedAmount <OrgnlInstdAmt>

Presence: [0..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.16.6.6 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: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.16.6.7 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 294

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

6.1.16.6.8 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 274 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		275
	Reason *<Rsn>*	[0..1]			275
{Or	Code *<Cd>*	[1..1]	CodeSet		275
Or}	Proprietary *<Prtry>*	[1..1]	Text		275
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		276

6.1.16.6.9 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	C2, C8	210
	Amount <*Amt*>	[0..1]	±		210
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		211
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		211
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		211
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		211
	SettlementInformation <*SttlmInf*>	[0..1]		C17, C18, C24, C25, C26, C27, C32, C33	212
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		214
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C16, C15	214
	ClearingSystem <*ClrSys*>	[0..1]			215
{Or	Code <*Cd*>	[1..1]	CodeSet		215
Or}	Proprietary <*Prtry*>	[1..1]	Text		215
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		215
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	216
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		216
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	217
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		217
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	218
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		218
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		219
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		219
	RemittanceInformation <*RmtInf*>	[0..1]	±		220
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		220
	Debtor <*Dbtr*>	[0..1]	±		220
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C16, C15	220

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAgent <DbtrAgt>	[0..1]	±		221
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C16, C15	221
	CreditorAgent <CdtrAgt>	[0..1]	±		222
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	222
	Creditor <Cdtr>	[0..1]	±		223
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	223
	UltimateCreditor <UltmtCdtr>	[0..1]	±		224
	Purpose <Purp>	[0..1]	±		224

6.1.16.6.9.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.16.6.9.2 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 58 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C8	58
Or}	EquivalentAmount <EqvtAmt>	[1..1]			59
	Amount <Amt>	[1..1]	Amount	C2, C8	59
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	59

6.1.16.6.9.3 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 309

6.1.16.6.9.4 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 309

6.1.16.6.9.5 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 68 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		68
Or}	DateTime <DtTm>	[1..1]	DateTime		68

6.1.16.6.9.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.16.6.9.7 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: C17 "InstructedReimbursementAgentAccountRule", C18 "InstructingReimbursementAgentAccountRule", C24 "SettlementMethodAgentRule", C25 "SettlementMethodClearingRule", C26 "SettlementMethodCoverAgentRule", C27 "SettlementMethodCoverRule", C32 "ThirdReimbursementAgentAccountRule", C33 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		214
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C16, C15	214
	ClearingSystem *<ClrSys>*	[0..1]			215
{Or	Code *<Cd>*	[1..1]	CodeSet		215
Or}	Proprietary *<Prtry>*	[1..1]	Text		215
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		215
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	216
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		216
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	217
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		217
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	218

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

```
On Condition
    /InstructedReimbursementAgent is absent
Following Must be True
    /InstructedReimbursementAgentAccount Must be absent
```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

```
On Condition
    /InstructingReimbursementAgent is absent
Following Must be True
    /InstructingReimbursementAgentAccount Must be absent
```

- **SettlementMethodAgentRule**

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

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

- **SettlementMethodClearingRule**

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

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

- **SettlementMethodCoverAgentRule**

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

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

- **SettlementMethodCoverRule**

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

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

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

- **ThirdReimbursementAgentRule**

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

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

6.1.16.6.9.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 307

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.

6.1.16.6.9.7.2 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.6.9.7.3 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		215
Or}	Proprietary *<Prtry>*	[1..1]	Text		215

6.1.16.6.9.7.3.1 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 298

6.1.16.6.9.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.16.6.9.7.4 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 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.16.6.9.7.5 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.6.9.7.6 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 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		90
	BranchIdentification <BrnchId>	[0..1]	±		91

6.1.16.6.9.7.7 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.6.9.7.8 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 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.6.9.7.9 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.6.9.8 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 230 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		231
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		231
	ServiceLevel *<SvcLvl>*	[0..*]			232
{Or	Code *<Cd>*	[1..1]	CodeSet		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		232
	LocalInstrument *<LclInstrm>*	[0..1]			232
{Or	Code *<Cd>*	[1..1]	CodeSet		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		232
	SequenceType *<SeqTp>*	[0..1]	CodeSet		233
	CategoryPurpose *<CtgyPurp>*	[0..1]			233
{Or	Code *<Cd>*	[1..1]	CodeSet		233
Or}	Proprietary *<Prtry>*	[1..1]	Text		233

6.1.16.6.9.9 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 305

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.

6.1.16.6.9.10 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 77 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]	±	C3, C4	77
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		78

6.1.16.6.9.11 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 266 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		266
	Structured <Strd>	[0..*]	±		266

6.1.16.6.9.12 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 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		124
Or}	Agent <Agt>	[1..1]	±		124

6.1.16.6.9.13 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 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		124
Or}	Agent <Agt>	[1..1]	±		124

6.1.16.6.9.14 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.6.9.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		90
	BranchIdentification *<BrnchId>*	[0..1]	±		91

6.1.16.6.9.16 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		54
	Type <*Tp*>	[0..1]	±		54
	Currency <*Ccy*>	[0..1]	CodeSet	C2	54
	Name <*Nm*>	[0..1]	Text		55
	Proxy <*Prxy*>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.6.9.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		90
	BranchIdentification <*BrnchId*>	[0..1]	±		91

6.1.16.6.9.18 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		54
	Type <Tp>	[0..1]	±		54
	Currency <Ccy>	[0..1]	CodeSet	C2	54
	Name <Nm>	[0..1]	Text		55
	Proxy <Prxy>	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.6.9.19 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 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		124
Or}	Agent <Agt>	[1..1]	±		124

6.1.16.6.9.20 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 53 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		54
	Type *<Tp>*	[0..1]	±		54
	Currency *<Ccy>*	[0..1]	CodeSet	C2	54
	Name *<Nm>*	[0..1]	Text		55
	Proxy *<Prxy>*	[0..1]	±		55

Constraints

- **IdentificationAndProxyGuideline**

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

6.1.16.6.9.21 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 123 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		124
Or}	Agent *<Agt>*	[1..1]	±		124

6.1.16.6.9.22 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 100 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		101
Or}	Proprietary <Prtry>	[1..1]	Text		101

6.1.16.6.10 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 97 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		97
	Envelope <Envlp>	[1..1]	(External Schema)		97

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.

6.1.17   Payment Type

6.1.17.1 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		226
	ServiceLevel *<SvcLvl>*	[0..*]			226
{Or	Code *<Cd>*	[1..1]	CodeSet		226
Or}	Proprietary *<Prtry>*	[1..1]	Text		226
	LocalInstrument *<LclInstrm>*	[0..1]			227
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		227
	CategoryPurpose *<CtgyPurp>*	[0..1]			227
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		228

6.1.17.1.1 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 306

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

6.1.17.1.2 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		226
Or}	Proprietary *<Prtry>*	[1..1]	Text		226

6.1.17.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 303

6.1.17.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 315

6.1.17.1.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		227

6.1.17.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 301

6.1.17.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 315

6.1.17.1.4 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		228

6.1.17.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 299

6.1.17.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.17.2 PaymentTypeInformation29

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		228
	ServiceLevel <*SvcLvl*>	[0..*]			228
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	Text		229
	LocalInstrument <*LclInstrm*>	[0..1]			229
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	Text		229
	SequenceType <*SeqTp*>	[0..1]	CodeSet		229
	CategoryPurpose <*CtgyPurp*>	[0..1]			230
{Or	Code <*Cd*>	[1..1]	CodeSet		230
Or}	Proprietary <*Prtry*>	[1..1]	Text		230

6.1.17.2.1 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 306

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

6.1.17.2.2 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		229
Or}	Proprietary <Prtry>	[1..1]	Text		229

6.1.17.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 303

6.1.17.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 315

6.1.17.2.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		229
Or}	Proprietary <Prtry>	[1..1]	Text		229

6.1.17.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 301

6.1.17.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 315

6.1.17.2.4 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 307

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.

6.1.17.2.5 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		230
Or}	Proprietary *<Prtry>*	[1..1]	Text		230

6.1.17.2.5.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 299

6.1.17.2.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.17.3 PaymentTypeInformation27

Definition: Provides further details of the type of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		231
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		231
	ServiceLevel *<SvcLvl>*	[0..*]			232
{Or	Code *<Cd>*	[1..1]	CodeSet		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		232
	LocalInstrument *<LclInstrm>*	[0..1]			232
{Or	Code *<Cd>*	[1..1]	CodeSet		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		232
	SequenceType *<SeqTp>*	[0..1]	CodeSet		233
	CategoryPurpose *<CtgyPurp>*	[0..1]			233
{Or	Code *<Cd>*	[1..1]	CodeSet		233
Or}	Proprietary *<Prtry>*	[1..1]	Text		233

6.1.17.3.1 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 306

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

6.1.17.3.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 295

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.

6.1.17.3.3 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		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		232

6.1.17.3.3.1 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 303

6.1.17.3.3.2 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 315

6.1.17.3.4 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		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		232

6.1.17.3.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 301

6.1.17.3.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 315

6.1.17.3.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 307

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.

6.1.17.3.6 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		233
Or}	Proprietary *<Prtry>*	[1..1]	Text		233

6.1.17.3.6.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 299

6.1.17.3.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 315

6.1.18   Person Identification

6.1.18.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			234
	BirthDate <*BirthDt*>	[1..1]	Date		234
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		234
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		235
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C7	235
	Other <*Othr*>	[0..*]			235
	Identification <*Id*>	[1..1]	Text		235
	SchemeName <*SchmeNm*>	[0..1]			235
{Or	Code <*Cd*>	[1..1]	CodeSet		236
Or}	Proprietary <*Prtry*>	[1..1]	Text		236
	Issuer <*Issr*>	[0..1]	Text		236

6.1.18.1.1 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		234
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		234
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		235
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C7	235

6.1.18.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 309

6.1.18.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 315

6.1.18.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 315

6.1.18.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 296

Constraints

- **Country**

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

6.1.18.1.2 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		235
	SchemeName *<SchmeNm>*	[0..1]			235
{Or	Code *<Cd>*	[1..1]	CodeSet		236
Or}	Proprietary *<Prtry>*	[1..1]	Text		236
	Issuer *<Issr>*	[0..1]	Text		236

6.1.18.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 315

6.1.18.1.2.2 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		236
Or}	Proprietary *<Prtry>*	[1..1]	Text		236

6.1.18.1.2.2.1 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 302

6.1.18.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.18.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

6.1.18.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		237
	Name *<Nm>*	[0..1]	Text		237
	PhoneNumber *<PhneNb>*	[0..1]	Text		237
	MobileNumber *<MobNb>*	[0..1]	Text		238
	FaxNumber *<FaxNb>*	[0..1]	Text		238
	EmailAddress *<EmailAdr>*	[0..1]	Text		238
	EmailPurpose *<EmailPurp>*	[0..1]	Text		238
	JobTitle *<JobTitl>*	[0..1]	Text		238
	Responsibility *<Rspnsblty>*	[0..1]	Text		238
	Department *<Dept>*	[0..1]	Text		238
	Other *<Othr>*	[0..*]			238
	ChannelType *<ChanlTp>*	[1..1]	Text		239
	Identification *<Id>*	[0..1]	Text		239
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		239

6.1.18.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 304

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).

6.1.18.2.2 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 313

6.1.18.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 315

6.1.18.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 315

6.1.18.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 315

6.1.18.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 314

6.1.18.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

6.1.18.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 315

6.1.18.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 315

6.1.18.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 315

6.1.18.2.11 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		239
	Identification *<Id>*	[0..1]	Text		239

6.1.18.2.11.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 315

6.1.18.2.11.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 313

6.1.18.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 306

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.

6.1.19   Postal Address

6.1.19.1 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]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	±		241
	Department <*Dept*>	[0..1]	Text		241
	SubDepartment <*SubDept*>	[0..1]	Text		241
	StreetName <*StrtNm*>	[0..1]	Text		241
	BuildingNumber <*BldgNb*>	[0..1]	Text		241
	BuildingName <*BldgNm*>	[0..1]	Text		242
	Floor <*Flr*>	[0..1]	Text		242
	PostBox <*PstBx*>	[0..1]	Text		242
	Room <*Room*>	[0..1]	Text		242
	PostCode <*PstCd*>	[0..1]	Text		242
	TownName <*TwnNm*>	[0..1]	Text		242
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		242
	DistrictName <*DstrctNm*>	[0..1]	Text		242
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		243
	Country <*Ctry*>	[0..1]	CodeSet	C7	243
	AddressLine <*AdrLine*>	[0..7]	Text		243

6.1.19.1.1 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		240
Or}	Proprietary <*Prtry*>	[1..1]	±		241

6.1.19.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 293

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.

6.1.19.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 92 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		92
	Issuer <*Issr*>	[1..1]	Text		93
	SchemeName <*SchmeNm*>	[0..1]	Text		93

6.1.19.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 315

6.1.19.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 315

6.1.19.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 315

6.1.19.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 314

6.1.19.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 315

6.1.19.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 315

6.1.19.1.8 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 314

6.1.19.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 315

6.1.19.1.10 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 314

6.1.19.1.11 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 315

6.1.19.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 315

6.1.19.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 315

6.1.19.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 315

6.1.19.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 296

Constraints

• **Country**

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

6.1.19.1.16 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 315

6.1.20   Regulatory Reporting

6.1.20.1 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		244
	Authority *<Authrty>*	[0..1]			244
	Name *<Nm>*	[0..1]	Text		244
	Country *<Ctry>*	[0..1]	CodeSet	C7	244
	Details *<Dtls>*	[0..*]			244
	Type *<Tp>*	[0..1]	Text		245
	Date *<Dt>*	[0..1]	Date		245
	Country *<Ctry>*	[0..1]	CodeSet	C7	245
	Code *<Cd>*	[0..1]	Text		245
	Amount *<Amt>*	[0..1]	Amount	C2, C8	245
	Information *<Inf>*	[0..*]	Text		246

6.1.20.1.1 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 306

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.

6.1.20.1.2 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		244
	Country <*Ctry*>	[0..1]	CodeSet	C7	244

6.1.20.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 313

6.1.20.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 296

Constraints

- **Country**

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

6.1.20.1.3 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		245
	Date *<Dt>*	[0..1]	Date		245
	Country *<Ctry>*	[0..1]	CodeSet	C7	245
	Code *<Cd>*	[0..1]	Text		245
	Amount *<Amt>*	[0..1]	Amount	C2, C8	245
	Information *<Inf>*	[0..*]	Text		246

6.1.20.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 315

6.1.20.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 309

6.1.20.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 296

Constraints

- **Country**

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

6.1.20.1.3.4 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 313

6.1.20.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.20.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 315

6.1.21   Remittance

6.1.21.1 RemittanceLocation7

Definition: Provides information on the remittance advice.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		246
	RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]	±		246

6.1.21.1.1 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 315

6.1.21.1.2 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 272 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Method *<Mtd>*	[1..1]	CodeSet		273
	ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		273
	PostalAddress *<PstlAdr>*	[0..1]			273
	Name *<Nm>*	[1..1]	Text		273
	Address *<Adr>*	[1..1]	±		274

6.1.21.2 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..*]			249
	Type *<Tp>*	[0..1]			251
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			251
{Or	Code *<Cd>*	[1..1]	CodeSet		251
Or}	Proprietary *<Prtry>*	[1..1]	Text		252
	Issuer *<Issr>*	[0..1]	Text		252
	Number *<Nb>*	[0..1]	Text		252
	RelatedDate *<RltdDt>*	[0..1]	Date		253
	LineDetails *<LineDtls>*	[0..*]			253
	Identification *<Id>*	[1..*]			254
	Type *<Tp>*	[0..1]			255
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			255
{Or	Code *<Cd>*	[1..1]	CodeSet		255
Or}	Proprietary *<Prtry>*	[1..1]	Text		255
	Issuer *<Issr>*	[0..1]	Text		256
	Number *<Nb>*	[0..1]	Text		256
	RelatedDate *<RltdDt>*	[0..1]	Date		256
	Description *<Desc>*	[0..1]	Text		256
	Amount *<Amt>*	[0..1]			256
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C2, C8	257
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			258
	Type *<Tp>*	[0..1]			258
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Amount *<Amt>*	[1..1]	Amount	C2, C8	258
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C2, C8	259
	TaxAmount *<TaxAmt>*	[0..*]			259
	Type *<Tp>*	[0..1]			259
{Or	Code *<Cd>*	[1..1]	CodeSet		260
Or}	Proprietary *<Prtry>*	[1..1]	Text		260
	Amount *<Amt>*	[1..1]	Amount	C2, C8	260

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			260
	Amount <Amt>	[1..1]	Amount	C2, C8	261
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		261
	Reason <Rsn>	[0..1]	Text		261
	AdditionalInformation <AddtlInf>	[0..1]	Text		261
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	262
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		262
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		263
	Invoicer <Invcr>	[0..1]	±		264
	Invoicee <Invcee>	[0..1]	±		264
	TaxRemittance <TaxRmt>	[0..1]	±		265
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		265
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		266

6.1.21.2.1 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]			251
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			251
{Or	Code <*Cd*>	[1..1]	CodeSet		251
Or}	Proprietary <*Prtry*>	[1..1]	Text		252
	Issuer <*Issr*>	[0..1]	Text		252
	Number <*Nb*>	[0..1]	Text		252
	RelatedDate <*RltdDt*>	[0..1]	Date		253
	LineDetails <*LineDtls*>	[0..*]			253
	Identification <*Id*>	[1..*]			254
	Type <*Tp*>	[0..1]			255
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			255
{Or	Code <*Cd*>	[1..1]	CodeSet		255
Or}	Proprietary <*Prtry*>	[1..1]	Text		255
	Issuer <*Issr*>	[0..1]	Text		256
	Number <*Nb*>	[0..1]	Text		256
	RelatedDate <*RltdDt*>	[0..1]	Date		256
	Description <*Desc*>	[0..1]	Text		256
	Amount <*Amt*>	[0..1]			256
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C2, C8	257
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			258
	Type <*Tp*>	[0..1]			258
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		258
	Amount <*Amt*>	[1..1]	Amount	C2, C8	258
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C2, C8	259
	TaxAmount <*TaxAmt*>	[0..*]			259
	Type <*Tp*>	[0..1]			259
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Amount <*Amt*>	[1..1]	Amount	C2, C8	260

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			260
	Amount <Amt>	[1..1]	Amount	C2, C8	261
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		261
	Reason <Rsn>	[0..1]	Text		261
	AdditionalInformation <AddtlInf>	[0..1]	Text		261
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	262

6.1.21.2.1.1 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]			251
{Or	Code <Cd>	[1..1]	CodeSet		251
Or}	Proprietary <Prtry>	[1..1]	Text		252
	Issuer <Issr>	[0..1]	Text		252

6.1.21.2.1.1.1 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		251
Or}	Proprietary <Prtry>	[1..1]	Text		252

6.1.21.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 297

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.

6.1.21.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 315

6.1.21.2.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 315

6.1.21.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 315

6.1.21.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 309

6.1.21.2.1.4 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..*]			254
	Type <Tp>	[0..1]			255
	CodeOrProprietary <CdOrPrtry>	[1..1]			255
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255
	Issuer <Issr>	[0..1]	Text		256
	Number <Nb>	[0..1]	Text		256
	RelatedDate <RltdDt>	[0..1]	Date		256
	Description <Desc>	[0..1]	Text		256
	Amount <Amt>	[0..1]			256
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	257
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			258
	Type <Tp>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Amount <Amt>	[1..1]	Amount	C2, C8	258
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	259
	TaxAmount <TaxAmt>	[0..*]			259
	Type <Tp>	[0..1]			259
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Amount <Amt>	[1..1]	Amount	C2, C8	260
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			260
	Amount <Amt>	[1..1]	Amount	C2, C8	261
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		261
	Reason <Rsn>	[0..1]	Text		261
	AdditionalInformation <AddtlInf>	[0..1]	Text		261
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	262

6.1.21.2.1.4.1 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]			255
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			255
{Or	Code *<Cd>*	[1..1]	CodeSet		255
Or}	Proprietary *<Prtry>*	[1..1]	Text		255
	Issuer *<Issr>*	[0..1]	Text		256
	Number *<Nb>*	[0..1]	Text		256
	RelatedDate *<RltdDt>*	[0..1]	Date		256

6.1.21.2.1.4.1.1 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]			255
{Or	Code *<Cd>*	[1..1]	CodeSet		255
Or}	Proprietary *<Prtry>*	[1..1]	Text		255
	Issuer *<Issr>*	[0..1]	Text		256

6.1.21.2.1.4.1.1.1 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		255
Or}	Proprietary *<Prtry>*	[1..1]	Text		255

6.1.21.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 300

6.1.21.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 315

6.1.21.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 315

6.1.21.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 315

6.1.21.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 309

6.1.21.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 314

6.1.21.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Amount <Amt> contains the following **RemittanceAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	257
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			258
	Type <Tp>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Amount <Amt>	[1..1]	Amount	C2, C8	258
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	259
	TaxAmount <TaxAmt>	[0..*]			259
	Type <Tp>	[0..1]			259
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260
	Amount <Amt>	[1..1]	Amount	C2, C8	260
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			260
	Amount <Amt>	[1..1]	Amount	C2, C8	261
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		261
	Reason <Rsn>	[0..1]	Text		261
	AdditionalInformation <AddtlInf>	[0..1]	Text		261
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	262

6.1.21.2.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.21.2.1.4.3.2 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]			258
{Or	Code *<Cd>*	[1..1]	CodeSet		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258
	Amount *<Amt>*	[1..1]	Amount	C2, C8	258

6.1.21.2.1.4.3.2.1 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		258
Or}	Proprietary *<Prtry>*	[1..1]	Text		258

6.1.21.2.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 300

6.1.21.2.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.21.2.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.21.2.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.21.2.1.4.3.4 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]			259
{Or	Code <*Cd*>	[1..1]	CodeSet		260
Or}	Proprietary <*Prtry*>	[1..1]	Text		260
	Amount <*Amt*>	[1..1]	Amount	C2, C8	260

6.1.21.2.1.4.3.4.1 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		260
Or}	Proprietary *\<Prtry\>*	[1..1]	Text		260

6.1.21.2.1.4.3.4.1.1 Code \<Cd\>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 303

6.1.21.2.1.4.3.4.1.2 Proprietary \<Prtry\>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.21.2.1.4.3.4.2 Amount \<Amt\>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.21.2.1.4.3.5 AdjustmentAmountAndReason \<AdjstmntAmtAndRsn\>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C8	261
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		261
	Reason <Rsn>	[0..1]	Text		261
	AdditionalInformation <AddtlInf>	[0..1]	Text		261

6.1.21.2.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.21.2.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 296

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

6.1.21.2.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 315

6.1.21.2.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 313

6.1.21.2.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.21.2.2 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 111 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C2, C8	112
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			113
	Type *<Tp>*	[0..1]			113
{Or	Code *<Cd>*	[1..1]	CodeSet		113
Or}	Proprietary *<Prtry>*	[1..1]	Text		113
	Amount *<Amt>*	[1..1]	Amount	C2, C8	113
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C2, C8	114
	TaxAmount *<TaxAmt>*	[0..*]			114
	Type *<Tp>*	[0..1]			114
{Or	Code *<Cd>*	[1..1]	CodeSet		115
Or}	Proprietary *<Prtry>*	[1..1]	Text		115
	Amount *<Amt>*	[1..1]	Amount	C2, C8	115
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			115
	Amount *<Amt>*	[1..1]	Amount	C2, C8	116
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		116
	Reason *<Rsn>*	[0..1]	Text		116
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		116
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C8	117

6.1.21.2.3 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 84 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			84
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			84
{Or	Code *<Cd>*	[1..1]	CodeSet		84
Or}	Proprietary *<Prtry>*	[1..1]	Text		85
	Issuer *<Issr>*	[0..1]	Text		85
	Reference *<Ref>*	[0..1]	Text		85

6.1.21.2.4 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 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.21.2.5 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 120 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		120
	PostalAddress *<PstlAdr>*	[0..1]	±		120
	Identification *<Id>*	[0..1]	±		121
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	121
	ContactDetails *<CtctDtls>*	[0..1]	±		122

6.1.21.2.6 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 286 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		286
	Debtor <Dbtr>	[0..1]	±		286
	UltimateDebtor <UltmtDbtr>	[0..1]	±		287
	AdministrationZone <AdmstnZone>	[0..1]	Text		287
	ReferenceNumber <RefNb>	[0..1]	Text		287
	Method <Mtd>	[0..1]	Text		287
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	288
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	288
	Date <Dt>	[0..1]	Date		288
	SequenceNumber <SeqNb>	[0..1]	Quantity		288
	Record <Rcrd>	[0..*]	±		289

6.1.21.2.7 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 269 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[1..1]			270
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			270
{Or	Code *<Cd>*	[1..1]	CodeSet		270
Or}	Proprietary *<Prtry>*	[1..1]	Text		270
	Issuer *<Issr>*	[0..1]	Text		270
	Garnishee *<Grnshee>*	[0..1]	±		271
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		271
	ReferenceNumber *<RefNb>*	[0..1]	Text		271
	Date *<Dt>*	[0..1]	Date		271
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C8	271
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		272
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		272

6.1.21.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 313

6.1.21.3 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		266
	Structured *<Strd>*	[0..*]	±		266

6.1.21.3.1 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 313

6.1.21.3.2 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 247 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			249
	Type <Tp>	[0..1]			251
	CodeOrProprietary <CdOrPrtry>	[1..1]			251
{Or	Code <Cd>	[1..1]	CodeSet		251
Or}	Proprietary <Prtry>	[1..1]	Text		252
	Issuer <Issr>	[0..1]	Text		252
	Number <Nb>	[0..1]	Text		252
	RelatedDate <RltdDt>	[0..1]	Date		253
	LineDetails <LineDtls>	[0..*]			253
	Identification <Id>	[1..*]			254
	Type <Tp>	[0..1]			255
	CodeOrProprietary <CdOrPrtry>	[1..1]			255
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255
	Issuer <Issr>	[0..1]	Text		256
	Number <Nb>	[0..1]	Text		256
	RelatedDate <RltdDt>	[0..1]	Date		256
	Description <Desc>	[0..1]	Text		256
	Amount <Amt>	[0..1]			256
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C8	257
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			258
	Type <Tp>	[0..1]			258
{Or	Code <Cd>	[1..1]	CodeSet		258
Or}	Proprietary <Prtry>	[1..1]	Text		258
	Amount <Amt>	[1..1]	Amount	C2, C8	258
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C8	259
	TaxAmount <TaxAmt>	[0..*]			259
	Type <Tp>	[0..1]			259
{Or	Code <Cd>	[1..1]	CodeSet		260
Or}	Proprietary <Prtry>	[1..1]	Text		260

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C8	260
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			260
	Amount <Amt>	[1..1]	Amount	C2, C8	261
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		261
	Reason <Rsn>	[0..1]	Text		261
	AdditionalInformation <AddtlInf>	[0..1]	Text		261
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	262
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		262
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		263
	Invoicer <Invcr>	[0..1]	±		264
	Invoicee <Invcee>	[0..1]	±		264
	TaxRemittance <TaxRmt>	[0..1]	±		265
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		265
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		266

6.1.21.4 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]			270
	CodeOrProprietary <CdOrPrtry>	[1..1]			270
{Or	Code <Cd>	[1..1]	CodeSet		270
Or}	Proprietary <Prtry>	[1..1]	Text		270
	Issuer <Issr>	[0..1]	Text		270
	Garnishee <Grnshee>	[0..1]	±		271
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		271
	ReferenceNumber <RefNb>	[0..1]	Text		271
	Date <Dt>	[0..1]	Date		271
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C8	271
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		272
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		272

6.1.21.4.1 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]			270
{Or	Code *<Cd>*	[1..1]	CodeSet		270
Or}	Proprietary *<Prtry>*	[1..1]	Text		270
	Issuer *<Issr>*	[0..1]	Text		270

6.1.21.4.1.1 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		270
Or}	Proprietary *<Prtry>*	[1..1]	Text		270

6.1.21.4.1.1.1 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 300

6.1.21.4.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 315

6.1.21.4.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 315

6.1.21.4.2 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 <u>"PartyIdentification135" on page 120</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

6.1.21.4.3 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 <u>"PartyIdentification135" on page 120</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

6.1.21.4.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: <u>"Max140Text" on page 313</u>

6.1.21.4.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: <u>"ISODate" on page 309</u>

6.1.21.4.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.21.4.7 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 311):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.21.4.8 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 311):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.21.5 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		273
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		273
	PostalAddress <PstlAdr>	[0..1]			273
	Name <Nm>	[1..1]	Text		273
	Address <Adr>	[1..1]	±		274

6.1.21.5.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 306

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).

6.1.21.5.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 314

6.1.21.5.3 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		273
	Address <*Adr*>	[1..1]	±		274

6.1.21.5.3.1 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 313

6.1.21.5.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 239 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	±		241
	Department <*Dept*>	[0..1]	Text		241
	SubDepartment <*SubDept*>	[0..1]	Text		241
	StreetName <*StrtNm*>	[0..1]	Text		241
	BuildingNumber <*BldgNb*>	[0..1]	Text		241
	BuildingName <*BldgNm*>	[0..1]	Text		242
	Floor <*Flr*>	[0..1]	Text		242
	PostBox <*PstBx*>	[0..1]	Text		242
	Room <*Room*>	[0..1]	Text		242
	PostCode <*PstCd*>	[0..1]	Text		242
	TownName <*TwnNm*>	[0..1]	Text		242
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		242
	DistrictName <*DstrctNm*>	[0..1]	Text		242
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		243
	Country <*Ctry*>	[0..1]	CodeSet	C7	243
	AddressLine <*AdrLine*>	[0..7]	Text		243

6.1.22   Status

6.1.22.1 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]	±		275
	Reason <*Rsn*>	[0..1]			275
{Or	Code <*Cd*>	[1..1]	CodeSet		275
Or}	Proprietary <*Prtry*>	[1..1]	Text		275
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		276

6.1.22.1.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 120 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		120
	PostalAddress <*PstlAdr*>	[0..1]	±		120
	Identification <*Id*>	[0..1]	±		121
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	121
	ContactDetails <*CtctDtls*>	[0..1]	±		122

6.1.22.1.2 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		275
Or}	Proprietary <*Prtry*>	[1..1]	Text		275

6.1.22.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalReversalReason1Code" on page 303

6.1.22.1.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

6.1.22.1.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 313

6.1.23   System Identification

6.1.23.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		276
Or}	Proprietary *<Prtry>*	[1..1]	Text		276

6.1.23.1.1 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 299

6.1.23.1.2 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 315

6.1.24   Tax

6.1.24.1 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		276
	RegistrationIdentification *<RegnId>*	[0..1]	Text		277
	TaxType *<TaxTp>*	[0..1]	Text		277

6.1.24.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 315

6.1.24.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 315

6.1.24.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 315

6.1.24.2 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		277
	Category <*Ctgy*>	[0..1]	Text		277
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		278
	DebtorStatus <*DbtrSts*>	[0..1]	Text		278
	CertificateIdentification <*CertId*>	[0..1]	Text		278
	FormsCode <*FrmsCd*>	[0..1]	Text		278
	Period <*Prd*>	[0..1]	±		278
	TaxAmount <*TaxAmt*>	[0..1]			278
	Rate <*Rate*>	[0..1]	Rate		279
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	279
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	279
	Details <*Dtls*>	[0..*]			280
	Period <*Prd*>	[0..1]	±		280
	Amount <*Amt*>	[1..1]	Amount	C2, C8	280
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		281

6.1.24.2.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 315

6.1.24.2.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 315

6.1.24.2.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 315

6.1.24.2.4 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 315

6.1.24.2.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 315

6.1.24.2.6 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 315

6.1.24.2.7 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 281 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Year		281
	Type <*Tp*>	[0..1]	CodeSet		281
	FromToDate <*FrToDt*>	[0..1]	±		282

6.1.24.2.8 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		279
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	279
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	279
	Details <*Dtls*>	[0..*]			280
	Period <*Prd*>	[0..1]	±		280
	Amount <*Amt*>	[1..1]	Amount	C2, C8	280

6.1.24.2.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 312

6.1.24.2.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.24.2.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.24.2.8.4 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]	±		280
	Amount *<Amt>*	[1..1]	Amount	C2, C8	280

6.1.24.2.8.4.1 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 281 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		281
	Type *<Tp>*	[0..1]	CodeSet		281
	FromToDate *<FrToDt>*	[0..1]	±		282

6.1.24.2.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.24.2.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 313

6.1.24.3 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		281
	Type <*Tp*>	[0..1]	CodeSet		281
	FromToDate <*FrToDt*>	[0..1]	±		282

6.1.24.3.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 316

6.1.24.3.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 308

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.

CodeName	Name	Definition
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.1.24.3.3 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 67 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		67
	ToDate <*ToDt*>	[1..1]	Date		68

6.1.24.4 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]	±		283
	Debtor *<Dbtr>*	[0..1]	±		283
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		284
	ReferenceNumber *<RefNb>*	[0..1]	Text		284
	Method *<Mtd>*	[0..1]	Text		284
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	284
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	284
	Date *<Dt>*	[0..1]	Date		285
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		285
	Record *<Rcrd>*	[0..*]	±		285

6.1.24.4.1 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 <u>"TaxParty1" on page 276</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		276
	RegistrationIdentification *<RegnId>*	[0..1]	Text		277
	TaxType *<TaxTp>*	[0..1]	Text		277

6.1.24.4.2 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 <u>"TaxParty2" on page 289</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		289
	RegistrationIdentification *<RegnId>*	[0..1]	Text		290
	TaxType *<TaxTp>*	[0..1]	Text		290
	Authorisation *<Authstn>*	[0..1]			290
	Title *<Titl>*	[0..1]	Text		290
	Name *<Nm>*	[0..1]	Text		290

6.1.24.4.3 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 315

6.1.24.4.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 313

6.1.24.4.5 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 315

6.1.24.4.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.24.4.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

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

- **CurrencyAmount**

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

    Note: The decimal separator is a dot.

6.1.24.4.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 309

6.1.24.4.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 311

6.1.24.4.10 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see "TaxRecord3" on page 277 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		277
	Category <*Ctgy*>	[0..1]	Text		277
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		278
	DebtorStatus <*DbtrSts*>	[0..1]	Text		278
	CertificateIdentification <*CertId*>	[0..1]	Text		278
	FormsCode <*FrmsCd*>	[0..1]	Text		278
	Period <*Prd*>	[0..1]	±		278
	TaxAmount <*TaxAmt*>	[0..1]			278
	Rate <*Rate*>	[0..1]	Rate		279
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C8	279
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C8	279
	Details <*Dtls*>	[0..*]			280
	Period <*Prd*>	[0..1]	±		280
	Amount <*Amt*>	[1..1]	Amount	C2, C8	280
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		281

6.1.24.5 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]	±		286
	Debtor *<Dbtr>*	[0..1]	±		286
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		287
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		287
	ReferenceNumber *<RefNb>*	[0..1]	Text		287
	Method *<Mtd>*	[0..1]	Text		287
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C8	288
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C8	288
	Date *<Dt>*	[0..1]	Date		288
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		288
	Record *<Rcrd>*	[0..*]	±		289

6.1.24.5.1 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 <u>"TaxParty1" on page 276</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		276
	RegistrationIdentification *<RegnId>*	[0..1]	Text		277
	TaxType *<TaxTp>*	[0..1]	Text		277

6.1.24.5.2 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 289 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		289
	RegistrationIdentification *<RegnId>*	[0..1]	Text		290
	TaxType *<TaxTp>*	[0..1]	Text		290
	Authorisation *<Authstn>*	[0..1]			290
	Title *<Titl>*	[0..1]	Text		290
	Name *<Nm>*	[0..1]	Text		290

6.1.24.5.3 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 289 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		289
	RegistrationIdentification *<RegnId>*	[0..1]	Text		290
	TaxType *<TaxTp>*	[0..1]	Text		290
	Authorisation *<Authstn>*	[0..1]			290
	Title *<Titl>*	[0..1]	Text		290
	Name *<Nm>*	[0..1]	Text		290

6.1.24.5.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 315

6.1.24.5.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 313

6.1.24.5.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 315

6.1.24.5.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.24.5.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 291

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.24.5.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 309

6.1.24.5.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 311

6.1.24.5.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see "TaxRecord3" on page 277 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		277
	Category <Ctgy>	[0..1]	Text		277
	CategoryDetails <CtgyDtls>	[0..1]	Text		278
	DebtorStatus <DbtrSts>	[0..1]	Text		278
	CertificateIdentification <CertId>	[0..1]	Text		278
	FormsCode <FrmsCd>	[0..1]	Text		278
	Period <Prd>	[0..1]	±		278
	TaxAmount <TaxAmt>	[0..1]			278
	Rate <Rate>	[0..1]	Rate		279
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	279
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	279
	Details <Dtls>	[0..*]			280
	Period <Prd>	[0..1]	±		280
	Amount <Amt>	[1..1]	Amount	C2, C8	280
	AdditionalInformation <AddtlInf>	[0..1]	Text		281

6.1.24.6 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		289
	RegistrationIdentification <RegnId>	[0..1]	Text		290
	TaxType <TaxTp>	[0..1]	Text		290
	Authorisation <Authstn>	[0..1]			290
	Title <Titl>	[0..1]	Text		290
	Name <Nm>	[0..1]	Text		290

6.1.24.6.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 315

6.1.24.6.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 315

6.1.24.6.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 315

6.1.24.6.4 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		290
	Name *<Nm>*	[0..1]	Text		290

6.1.24.6.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 315

6.1.24.6.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 313

6.2 Message Datatypes

6.2.1 Amount

6.2.1.1 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 292

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.

6.2.1.2 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 292

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.

6.2.2   Binary

6.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

6.2.3   CodeSet

6.2.3.1 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.

6.2.3.2 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.

6.2.3.3 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.

6.2.3.4 AdviceType1Code

Definition: Specifies the type of advice to provide back in the report.

Type: CodeSet

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.
ADND	AdviceWithoutDetails	Advice without transaction details is requested.

6.2.3.5 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 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.

CodeName	Name	Definition
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

6.2.3.6 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

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

6.2.3.7 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

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

CodeName	Name	Definition
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

6.2.3.8 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

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

6.2.3.9 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.

6.2.3.10 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).

6.2.3.11 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.

6.2.3.12 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.

CodeName	Name	Definition
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

6.2.3.13 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.

6.2.3.14 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
SPOT	Spot	Exchange rate applied is the spot rate.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.

6.2.3.15 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

6.2.3.16 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

6.2.3.17 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

6.2.3.18 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

6.2.3.19 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

6.2.3.20 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

6.2.3.21 ExternalDebtorAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.22 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

6.2.3.23 ExternalDocumentLineType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.24 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

6.2.3.25 ExternalGarnishmentType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.26 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

6.2.3.27 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

6.2.3.28 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

6.2.3.29 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

6.2.3.30 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

6.2.3.31 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

6.2.3.32 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

6.2.3.33 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

6.2.3.34 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

6.2.3.35 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

6.2.3.36 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

6.2.3.37 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

6.2.3.38 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

6.2.3.39 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.

6.2.3.40 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).

6.2.3.41 PaymentMethod2Code

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

CodeName	Name	Definition
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.

6.2.3.42 PaymentMethod3Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

6.2.3.43 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.

CodeName	Name	Definition
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.

6.2.3.44 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.

6.2.3.45 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.

6.2.3.46 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.

6.2.3.47 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).

6.2.3.48 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.

6.2.3.49 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.

6.2.3.50 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.

CodeName	Name	Definition
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

6.2.4 Date

6.2.4.1 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

6.2.5 DateTime

6.2.5.1 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

6.2.6 IdentifierSet

6.2.6.1 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.

6.2.6.2 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.

6.2.6.3 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.

6.2.6.4 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}

6.2.6.5 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}

6.2.7   Indicator

6.2.7.1 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.

6.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

6.2.8   Quantity

6.2.8.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

6.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

6.2.9   Rate

6.2.9.1 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

6.2.9.2 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

6.2.10   Text

6.2.10.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}

6.2.10.2 Exact4AlphaNumericText

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

Type: Text

Format

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

6.2.10.3 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

6.2.10.4 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

6.2.10.5 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

6.2.10.6 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

6.2.10.7 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

6.2.10.8 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

6.2.10.9 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

6.2.10.10 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

6.2.10.11 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

6.2.10.12 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

6.2.10.13 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

6.2.10.14 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

6.2.10.15 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

6.2.10.16 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}

6.2.11   Year

6.2.11.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year