

ISO 20022

Business File Envelope - Fast Track Maintenance 2025

Message Definition Report

Approved by the Technical Support Group (TSG) and the Cross-SEG Harmonisation Group (CSH) on

This document provides details of the Message Definitions for Business File Envelope - Fast Track Maintenance 2025.

February 2026

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1 Message Set Overview

Introduction

This document describes the Business File Envelope, which implements the evolution of the Business File Header (head.002) used in the scope of Target2-Securities, to a more generic Business File Envelope (nvlp.002) to support RMG Resolution 22/530 and developed by the 4CBs and Swift as part of the Fast Track Maintenance (MCR #271).

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
nvlp.002.001.02 BusinessFileEnvelopeV02	<p>The Business File Envelope contains information about the parties involved in the file exchange, as well as information about the content and its structure.</p> <p>The Business File Envelope has four major functions:</p> <ul style="list-style-type: none">- Provides information about the sender of the file.- Identifies the file exchanged: each file must have a unique File Identifier.- Describes the type of message(s) exchanged: by default, the type of messages contained in a file will be ISO 20022 message definitions.- Provides processing information to the receiving party: that would be, for instance, the total number of messages included in the file.

2 **nvlp.002.001.02** **BusinessFileEnvelopeV02**

2.1 **MessageDefinition Functionality**

The Business File Envelope contains information about the parties involved in the file exchange, as well as information about the content and its structure.

The Business File Envelope has four major functions:

- Provides information about the sender of the file.
- Identifies the file exchanged: each file must have a unique File Identifier.
- Describes the type of message(s) exchanged: by default, the type of messages contained in a file will be ISO 20022 message definitions.
- Provides processing information to the receiving party: that would be, for instance, the total number of messages included in the file.

Outline

The BusinessFileEnvelopeV02 MessageDefinition is composed of 7 MessageBuildingBlocks:

A. From

Sending MessagingEndpoint that has created this Business File for the receiving MessagingEndpoint that will process this Business File.

Note: the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer) and different from the content of the Business Content.

B. To

Receiving MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business File.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer) and different from the content of the Business Content.

C. PayloadData

Identifies the details of the file exchanged.

D. ApplicationSpecifics

Contains business information that is considered as necessary by the service provider.

E. Reference

Reference related to the delivery of the business file whilst in transit from sending to receiving business application.

F. Payload

Used to include both the manifest data and the individual business messages within the file structure.

G. 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> <BizFileEnvlp>	[1..1]			
	From <Fr>	[0..1]	±		7
	To <To>	[0..1]	±		7
	PayloadData <PyldData>	[1..1]			8
	BusinessFileIdentifier <BizFileldr>	[1..1]	Text		8
	CreationDate <CreDt>	[1..1]	DateTime		8
	CopyDuplicate <CpyDplct>	[0..1]	CodeSet		8
	PossibleDuplicate <PssblDplct>	[0..1]	Indicator		9
	Priority <Prty>	[0..1]	CodeSet	C3	9
	ApplicationSpecifics <ApplSpfcfs>	[0..1]			9
	SystemUserAccount <SysUsrAcct>	[0..1]	Text		10
	Signature <Sgntr>	[0..*]	(External Schema)		10
	TotalNumberOfBusinessMessages <TtlNbOfBizMsgs>	[0..1]	Quantity		10
	Reference <Ref>	[0..*]			10
	Type <Tp>	[0..1]	Text		10
	Data <Data>	[1..1]	(External Schema)		11
	Payload <Pyld>	[1..*]			11
	ManifestData <MnfstData>	[0..*]			11
	MessageDefinitionIdentifier <MsgDefldr>	[0..*]	Text		12
	Format <Frmt>	[0..1]	Text		12
	NumberOfBusinessMessages <NbOfBizMsgs>	[0..1]	Quantity		12
	MarketPractice <MktPrctc>	[0..1]			12
	Registry <Regy>	[1..1]	Text		13
	Identification <Id>	[1..1]	Text		13
	BusinessContent <BizCntt>	[1..*]	(External Schema)		13
	SupplementaryData <SplmtryData>	[0..*]	±	C2	13

2.3 Constraints

C1 OnlySignatureElement

The XML Signature namespace ("http://www.w3.org/2000/09/xmldsig#") allows for different XML elements to be root elements. This means the user has to choose amongst these global elements which one to use as the root element. Only the XML element Signature is allowed.

C2 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.

C3 ValidationByTable

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 From <Fr>

Presence: [0..1]

Definition: Sending MessagingEndpoint that has created this Business File for the receiving MessagingEndpoint that will process this Business File.

Note: the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer) and different from the content of the Business Content.

From <Fr> contains the following elements (see "[GenericIdentification190](#)" on page 14 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		14
	SchemeName <SchmeNm>	[0..1]	Text		14
	Issuer <Issr>	[0..1]	Text		14

2.4.2 To <To>

Presence: [0..1]

Definition: Receiving MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business File.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer) and different from the content of the Business Content.

To <To> contains the following elements (see "GenericIdentification190" on page 14 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		14
	SchemeName <SchmeNm>	[0..1]	Text		14
	Issuer <Issr>	[0..1]	Text		14

2.4.3 PayloadData <PyldData>

Presence: [1..1]

Definition: Identifies the details of the file exchanged.

PayloadData <PyldData> contains the following **PayloadData3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BusinessFileIdentifier <BizFileldr>	[1..1]	Text		8
	CreationDate <CreDt>	[1..1]	DateTime		8
	CopyDuplicate <CpyDplct>	[0..1]	CodeSet		8
	PossibleDuplicate <PssblDplct>	[0..1]	Indicator		9
	Priority <Prty>	[0..1]	CodeSet	C3	9

2.4.3.1 BusinessFileIdentifier <BizFileldr>

Presence: [1..1]

Definition: Identifier unique within the sender of the file and assigned by the sender of the file.

Datatype: "Max35Text" on page 17

2.4.3.2 CreationDate <CreDt>

Presence: [1..1]

Definition: Date and time when the file was created by the sender.

Datatype: "ISODateTime" on page 16

2.4.3.3 CopyDuplicate <CpyDplct>

Presence: [0..1]

Definition: Indicates whether the file is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 File.

Datatype: "CopyDuplicate1Code" on page 15

CodeName	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.

CodeName	Name	Definition
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

2.4.3.4 PossibleDuplicate <PssblDplct>

Presence: [0..1]

Definition: Flag indicating if the Business File exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business File should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business File again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission.

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 16):

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

2.4.3.5 Priority <Prty>

Presence: [0..1]

Definition: Relative indication of the processing precedence of the file over a (set of) Business Files with assigned priorities.

Impacted by: [C3 "ValidationByTable"](#)

Datatype: ["BusinessFilePriorityCode"](#) on page 15

Constraints

- [ValidationByTable](#)

2.4.4 ApplicationSpecifics <ApplSpfcfs>

Presence: [0..1]

Definition: Contains business information that is considered as necessary by the service provider.

ApplicationSpecifics <ApplSpfcfs> contains the following **ApplicationSpecifics2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SystemUserAccount <SysUsrAcct>	[0..1]	Text		10
	Signature <Sgntr>	[0..*]	(External Schema)		10
	TotalNumberOfBusinessMessages <TtlNbOfBizMsgs>	[0..1]	Quantity		10

2.4.4.1 SystemUserAccount <SysUsrAcct>

Presence: [0..1]

Definition: Account of a user of the receiving business application and defined in the static data of the receiving business application.

Datatype: "Max140Text" on page 17

2.4.4.2 Signature <Sgntr>

Presence: [0..*]

Definition: Digital signature(s) of the Business Entity authorised to sign this Business File.

Type: (External Schema)

The W3C XML Schema that specifies following standard signature:

XML Signature Syntax and Processing (Second Edition) W3C Recommendation 10 June 2008

<http://www.w3.org/TR/2008/REC-xmlsig-core-20080610/>.

2.4.4.3 TotalNumberOfBusinessMessages <TtlNbOfBizMsgs>

Presence: [0..1]

Definition: Total number of instances (messages) within the file.

Datatype: "Number" on page 16

2.4.5 Reference <Ref>

Presence: [0..*]

Definition: Reference related to the delivery of the business file whilst in transit from sending to receiving business application.

Reference <Ref> contains the following **ReferenceData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		10
	Data <Data>	[1..1]	(External Schema)		11

2.4.5.1 Type <Tp>

Presence: [0..1]

Definition: Type of the envelope reference data provided in the associated Data element occurrence. Typically an alphanumeric identifier that conforms to some globally or locally standardised identification scheme, whose purpose is to support applications that may need to process the references.

Datatype: "Max350Text" on page 17

2.4.5.2 Data <Data>

Presence: [1..1]

Definition: Technical element wrapping the reference data.

Type: (External Schema)

Technical component that contains the validated reference data information. This technical envelope allows to segregate the reference data information provided in the envelope.

2.4.6 Payload <Pyld>

Presence: [1..*]

Definition: Used to include both the manifest data and the individual business messages within the file structure.

Payload <Pyld> contains the following **BusinessPayload1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ManifestData <MnfstData>	[0..*]			11
	MessageDefinitionIdentifier <MsgDefldr>	[0..*]	Text		12
	Format <Frmt>	[0..1]	Text		12
	NumberOfBusinessMessages <NbOfBizMsgs>	[0..1]	Quantity		12
	MarketPractice <MktPrctc>	[0..1]			12
	Registry <Regy>	[1..1]	Text		13
	Identification <Id>	[1..1]	Text		13
	BusinessContent <BizCntt>	[1..*]	(External Schema)		13

2.4.6.1 ManifestData <MnfstData>

Presence: [0..*]

Definition: Manifest that describes the related items or attachments.

This block is repeated for each different type of item.

ManifestData <MnfstData> contains the following **ManifestData4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageDefinitionIdentifier <MsgDefldr>	[0..*]	Text		12
	Format <Frmt>	[0..1]	Text		12
	NumberOfBusinessMessages <NbOfBizMsgs>	[0..1]	Quantity		12
	MarketPractice <MktPrctc>	[0..1]			12
	Registry <Regy>	[1..1]	Text		13
	Identification <Id>	[1..1]	Text		13

2.4.6.1.1 MessageDefinitionIdentifier <MsgDefldr>

Presence: [0..*]

Definition: Specifies the type of items contained in the document set. An initial list of values can be found in the ISO20022 message type catalogue such as admi, camt, pacs, sese, semt etc. ISO messages.

Datatype: "Max35Text" on page 17

2.4.6.1.2 Format <Frmt>

Presence: [0..1]

Definition: Identification of the format of the Business Message.

Usage: recommended by regulatory requirements.

Datatype: "Max35Text" on page 17

2.4.6.1.3 NumberOfBusinessMessages <NbOfBizMsgs>

Presence: [0..1]

Definition: Number of instances (messages) for each declared type.

Datatype: "Number" on page 16

2.4.6.1.4 MarketPractice <MktPrctc>

Presence: [0..1]

Definition: Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.

A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

MarketPractice <MktPrctc> contains the following **ImplementationSpecification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Registry <Regy>	[1..1]	Text		13
	Identification <Id>	[1..1]	Text		13

2.4.6.1.4.1 Registry <Regy>

Presence: [1..1]

Definition: Name of the implementation specification registry in which the implementation specification of the ISO 20022 message is maintained.

For example, "MyStandards".

Datatype: "Max350Text" on page 17

2.4.6.1.4.2 Identification <Id>

Presence: [1..1]

Definition: Identifier which unambiguously identifies, within the implementation specification registry, the implementation specification to which the ISO 20022 message is compliant. This can be done via a URN. It can also contain a version number or date.

For instance, "2018-01-01 - Version 2" or "urn:uuid:6e8bc430-9c3a-11d9-9669-0800200c9a66".

Datatype: "Max2048Text" on page 17

2.4.6.2 BusinessContent <BizCntt>

Presence: [1..*]

Definition: Used to include the individual business messages within the file structure.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'lax' which according to the above specification and to Iso20022:2013 means: If the item has a uniquely determined declaration available, it must be *·valid·* with respect to that definition, that is, *·validate·* if you can, don't worry if you can't, i.e. it MAY be validated or not.

2.4.7 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C2 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 14 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		15
	Envelope <Envlp>	[1..1]	(External Schema)		15

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 Message Items Types

3.1 Miscellaneous

3.1.1 GenericIdentification190

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		14
	SchemeName <SchmeNm>	[0..1]	Text		14
	Issuer <Issr>	[0..1]	Text		14

3.1.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max350Text" on page 17

3.1.1.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Datatype: "Max35Text" on page 17

3.1.1.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 17

3.1.2 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		15
	Envelope <Envlp>	[1..1]	(External Schema)		15

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.

3.1.2.1 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 17

3.1.2.2 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.

3.2 Message Datatypes

3.2.1 CodeSet

3.2.1.1 BusinessFilePriorityCode

Definition: Specifies the priority levels for the BusinessFile.

The different priorities are typically user / service / implementation dependent. The semantics of the different values for a File need to be defined by the relevant user community (SEG.).

Type: CodeSet

Constraints

- **ValidationByTable**

3.2.1.2 CopyDuplicate1Code

Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

Type: CodeSet

CodeName	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.

CodeName	Name	Definition
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

3.2.2 DateTime

3.2.2.1 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

3.2.3 Indicator

3.2.3.1 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

3.2.4 Quantity

3.2.4.1 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format	
totalDigits	18
fractionDigits	0

3.2.5 Text

3.2.5.1 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.
Type: Text

Format	
minLength	1
maxLength	140

3.2.5.2 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.
Type: Text

Format	
minLength	1
maxLength	2048

3.2.5.3 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.
Type: Text

Format	
minLength	1
maxLength	350

3.2.5.4 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.
Type: Text

Format	
minLength	1
maxLength	35