Standards

Payments Initiation November 2019

Standards MX

Message Definition Report Part 2

This document provides details of the messages for Payments Initiation November 2019.

February 2019

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1 Message Set Overview

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
pain.001.001.09 CustomerCreditTransferInitiationV09	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.
pain.002.001.10 CustomerPaymentStatusReportV10	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.
pain.007.001.09 CustomerPaymentReversalV09	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.
pain.008.001.08 CustomerDirectDebitInitiationV08	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.
pain.998.001.03 PaymentInitiationProprietaryMessageV03	It is used by financial institutions, with their own offices, or with other financial institutions with which they have established bilateral agreements. It is used as an envelope for a specified message included in it.

2 MX pain.001.001.09 CustomerCreditTransferInitiationV09

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 CustomerCreditTransferInitiationV09 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]		C29	
	GroupHeader <*GrpHdr*>	[1..1]	±		13
	PaymentInformation <*PmtInf*>	[1..*]	±	✓C4, C5, ✓C6, ✓C7, ✓C8, ✓C9, ✓C14, ✓C16, ✓C21, ✓C27, ✓C28, ✓C34, C10, C11, C12, C13, C32	13
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	19

2.3 Constraints

The tick symbol (✓) means that the rule is validated on the SWIFT Network, if the message is part of a solution for which validation is enabled.

C1 ActiveOrHistoricCurrency ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

C2 AnyBIC ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00008
- *Error Text:* Invalid BIC.

C3 BICFI ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00001
- *Error Text:* Invalid FI BIC.

C4 ChargeBearerRule ✓

(Rule)

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. (CrossElementSimpleRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00112
- *Error Text:* Invalid message content for charge bearer.

C5 ChargesAccountAgentRule

(Rule)

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

C6 ChargesAccountRule ✓

(Rule)

If ChargesAccountAgent is present, then ChargesAccount must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00099
- *Error Text:* Invalid message content for charges agent account.

C7 ChequeAndCreditorAccountRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00107
- *Error Text:* Invalid message content for cheque payment method.

C8 ChequeDeliveryAndCreditorAgentRule ✓

(Rule)

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. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00109
- *Error Text:* Invalid message content for cheque payment with creditor agent.

C9 ChequeDeliveryAndNoCreditorAgentRule ✓

(Rule)

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. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00110
- *Error Text:* Invalid message content for cheque payment without creditor agent.

C10 ChequeFromGuideline

(Guideline)

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

C11 ChequeInstructionDeliverToCreditorAgentGuideline

(Guideline)

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

(Guideline)

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

(Guideline)

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 ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00100
- *Error Text:* Invalid message content for cheque instruction.

C15 ChequeMaturityDateRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00101
- *Error Text:* Invalid message content for cheque maturity date.

C16 ChequeNoDeliveryAndNoCreditorAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00111
- *Error Text:* Invalid message content for cheque payment without delivery method.

C17 Country ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00004
- *Error Text:* Invalid Country Code.

C18 CurrencyAmount ✓

(Rule)

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

Note: The decimal separator is a dot. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

C19 IBAN ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

C20 InstructionForCreditorAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00051
- *Error Text:* Invalid message content for PayCreditorByCheque instruction for creditor agent.

C21 InstructionForDebtorAgentRule ✓

(Rule)

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. (CrossElementSimpleRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00264
- *Error Text:* Invalid message content for instruction for debtor agent.

C22 IntermediaryAgent1AccountRule ✓

(Rule)

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00052
- *Error Text:* Invalid message content for intermediary agent 1 account.

C23 IntermediaryAgent2AccountRule ✓

(Rule)

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00053
- *Error Text:* Invalid message content for intermediary agent 2 account.

C24 IntermediaryAgent2Rule ✓

(Rule)

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00056
- *Error Text:* Invalid message content for intermediary agent 2.

C25 IntermediaryAgent3AccountRule ✓

(Rule)

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00054
- *Error Text:* Invalid message content for intermediary agent 3 account.

C26 IntermediaryAgent3Rule ✓

(Rule)

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00057
- *Error Text:* Invalid message content for intermediary agent 3.

C27 NonChequePaymentMethodRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00108
- *Error Text:* Invalid message content for non cheque payment method.

C28 PaymentTypeInformationRule ✓

(Rule)

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00009

– *Error Text:* Invalid message content for payment type information.

C29 SupplementaryDataRule

(Rule)

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

This constraint is defined at the MessageDefinition level.

C30 SupplementaryDataRule

(Rule)

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

C31 UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C32 UltimateDebtorGuideline

(Guideline)

UltimateDebtor may only be present if different from Debtor.

C33 UltimateDebtorGuideline

(Guideline)

UltimateDebtor may only be present if different from Debtor.

C34 UltimateDebtorRule ✓

(Rule)

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. (CrossElementSimpleRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00097

– *Error Text:* Invalid message content for ultimate debtor.

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 GroupHeader85 on page 115 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		115
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		115
	Authorisation <*Authstn*>	[0..2]	±		115
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		116
	ControlSum <*CtrlSum*>	[0..1]	Quantity		116
	InitiatingParty <*InitgPty*>	[1..1]	±		116
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		116

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 ✓, ✓C21 InstructionForDebtorAgentRule ✓, ✓C27 NonChequePaymentMethodRule ✓, ✓C28 PaymentTypeInformationRule ✓, ✓C34 UltimateDebtorRule ✓, C10 ChequeFromGuideline, C11 ChequeInstructionDeliverToCreditorAgentGuideline, C12 ChequeInstructionDeliverToCreditorGuideline, C13 ChequeInstructionDeliverToDebtorGuideline, C32 UltimateDebtorGuideline

PaymentInformation <PmtInf> contains the following elements (see PaymentInstruction30 on page 156 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		162
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		162
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		162
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		163
	ControlSum <*CtrlSum*>	[0..1]	Quantity		163
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		163
	RequestedExecutionDate <*ReqdExctnDt*>	[1..1]	±		163
	PoolingAdjustmentDate <*PoolgAdjstmntDt*>	[0..1]	Date		164
	Debtor <*Dbtr*>	[1..1]	±		164
	DebtorAccount <*DbtrAcct*>	[1..1]	±		164
	DebtorAgent <*DbtrAgt*>	[1..1]	±		165
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		165
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		165
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		165
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		166
	ChargesAccount <*ChrgsAcct*>	[0..1]	±		166
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		167
	CreditTransferTransactionInformation <*CdtTrfTxInf*>	[1..*]	±	✓C20, ✓C22, ✓C23, ✓C24, ✓C25, ✓C26, C31, C33	167

Constraints

- **ChargeBearerRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00112
- *Error Text:* Invalid message content for charge bearer.

- **ChargesAccountAgentRule**

  (Rule)

  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**

  (Rule)

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00099
  - *Error Text:* Invalid message content for charges agent account.

- **ChequeAndCreditorAccountRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00107
  - *Error Text:* Invalid message content for cheque payment method.

- **ChequeDeliveryAndCreditorAgentRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00109
- *Error Text:* Invalid message content for cheque payment with creditor agent.

- **ChequeDeliveryAndNoCreditorAgentRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00110
- *Error Text:* Invalid message content for cheque payment without creditor agent.

- **ChequeFromGuideline**

  (Guideline)

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

  (Guideline)

  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**

  (Guideline)

  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**

  (Guideline)

  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**

  (Rule)

  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
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00100

  – *Error Text:* Invalid message content for cheque instruction.

- **ChequeNoDeliveryAndNoCreditorAgentRule**

  (Rule)

  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
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00111

  – *Error Text:* Invalid message content for cheque payment without delivery method.

- **InstructionForDebtorAgentRule**

  (Rule)

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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00264
- *Error Text:* Invalid message content for instruction for debtor agent.

- **NonChequePaymentMethodRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00108
  - *Error Text:* Invalid message content for non cheque payment method.

- **PaymentTypeInformationRule**

  (Rule)

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

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00009
  - *Error Text:* Invalid message content for payment type information.

- **UltimateDebtorGuideline**

  (Guideline)

UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00097

  – *Error Text:* Invalid message content for ultimate debtor.

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: C30 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

  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 MX pain.002.001.10 CustomerPaymentStatusReportV10

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 CustomerPaymentStatusReportV10 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, C28	
	GroupHeader <*GrpHdr*>	[1..1]	±		30
	OriginalGroupInformationAndStatus <*OrgnlGrpInfAndSts*>	[1..1]		✓C26, C17	30
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		32
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		32
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		32
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		32
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		32
	GroupStatus <*GrpSts*>	[0..1]	CodeSet		32
	StatusReasonInformation <*StsRsnInf*>	[0..*]		✓C27	32
	Originator <*Orgtr*>	[0..1]	±		33
	Reason <*Rsn*>	[0..1]			33
{Or	**Code** <*Cd*>	[1..1]	CodeSet		34
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		34
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		34
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		34
	OriginalPaymentInformationAndStatus <*OrgnlPmtInfAndSts*>	[0..*]		✓C18, ✓C19, ✓C20, ✓C21	34
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		37
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		37
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		37
	PaymentInformationStatus <*PmtInfSts*>	[0..1]	CodeSet		37
	StatusReasonInformation <*StsRsnInf*>	[0..*]		✓C27	37
	Originator <*Orgtr*>	[0..1]	±		38
	Reason <*Rsn*>	[0..1]			38
{Or	**Code** <*Cd*>	[1..1]	CodeSet		38
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		38

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		39
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		39
	TransactionInformationAndStatus <*TxInfAndSts*>	[0..*]	±		39
	SupplementaryData <*SplmtryData*>	[0..*]	±	C29	41

3.3 Constraints

The tick symbol (✓) means that the rule is validated on the SWIFT Network, if the message is part of a solution for which validation is enabled.

C1 **ActiveCurrency ✓**

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00005
- *Error Text:* Invalid currency code

C2 **ActiveOrHistoricCurrency ✓**

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

C3 **AmendmentIndicatorFalseRule ✓**

(Rule)

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00013

– *Error Text:* Invalid message content for false amendment indicator and details.

C4 AmendmentIndicatorTrueRule ✓

(Rule)

If AmendmentIndicator is true, then AmendementInformationDetails must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00012

– *Error Text:* Invalid message content for true amendment indicator and details.

C5 AnyBIC ✓

(Rule)

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. (Algorithm)

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00008

– *Error Text:* Invalid BIC.

C6 BICFI ✓

(Rule)

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. (Algorithm)

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00001

– *Error Text:* Invalid FI BIC.

C7 Country ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00004

– *Error Text:* Invalid Country Code.

C8 CurrencyAmount ✓

(Rule)

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

Note: The decimal separator is a dot. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

C9 CurrencyAmount ✓

(Rule)

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

Note: The decimal separator is a dot. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

C10 GroupStatusAcceptedRule ✓

(Rule)

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). (CrossElementComplexRule)

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is within DataType
<<Code>> PartialGroupStatus1Code
 And    /OriginalPaymentInformationAndStatus[1]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
different from value 'Rejected'
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00063
- *Error Text:* Invalid message content for group and payment information statuses.

This constraint is defined at the MessageDefinition level.

C11 GroupStatusPendingRule ✓

(Rule)

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

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value
'Pending'
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
different from value 'Rejected'
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00064
- *Error Text:* Invalid message content for group and payment information statuses.

This constraint is defined at the MessageDefinition level.

C12 GroupStatusReceivedRule ✓

(Rule)

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

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value
'Received'
 And    /OriginalPaymentInformationAndStatus[1] is present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
absent
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00066
- *Error Text:* Invalid message content for group and payment information statuses.

This constraint is defined at the MessageDefinition level.

C13 GroupStatusRejectedRule ✓

(Rule)

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

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value
'Rejected'
 And    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must not
be within DataType <<Code>> PartialGroupStatus2Code
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00065
- *Error Text:* Invalid message content for group and payment information statuses.

This constraint is defined at the MessageDefinition level.

C14 IBAN ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

C15 InstructedReimbursementAgentAccountRule ✓

(Rule)

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00037
- *Error Text:* Invalid message content for instructed reimbursement agent account.

C16 InstructingReimbursementAgentAccountRule ✓

(Rule)

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00038
- *Error Text:* Invalid message content for instructing reimbursement agent account.

C17 NumberOfTransactionPerStatusGuideline

(Guideline)

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

C18 PaymentInformationStatusAcceptedRule ✓

(Rule)

If OriginalPaymentInformationAndStatus/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). (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00063
- *Error Text:* Invalid message content for group and payment information statuses.

C19 PaymentInformationStatusPendingRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00064
- *Error Text:* Invalid message content for group and payment information statuses.

C20 PaymentInformationStatusReceivedRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00066
- *Error Text:* Invalid message content for group and payment information statuses.

C21 PaymentInformationStatusRejectedRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00065
- *Error Text:* Invalid message content for group and payment information statuses.

C22 SettlementMethodAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00018
- *Error Text:* Invalid message content for settlement method INGA or INDA.

C23 SettlementMethodClearingRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00019
- *Error Text:* Invalid message content for settlement method CLRG.

C24 SettlementMethodCoverAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00076
- *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

C25 SettlementMethodCoverRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00075
- *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

C26 StatusReasonInformationRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00078
- *Error Text:* Invalid message content for additional status reason.

C27 StatusReasonRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00077
- *Error Text:* Invalid message content for additional status reason.

C28 SupplementaryDataRule

(Rule)

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

This constraint is defined at the MessageDefinition level.

C29 SupplementaryDataRule

(Rule)

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

C30 ThirdReimbursementAgentAccountRule ✓

(Rule)

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00039
- *Error Text:* Invalid message content for third reimbursement agent account.

C31 ThirdReimbursementAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00040

– *Error Text:* Invalid message content for third reimbursement agent.

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 113 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		113
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		113
	InitiatingParty <*InitgPty*>	[0..1]	±		113
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		114
	DebtorAgent <*DbtrAgt*>	[0..1]	±		114
	CreditorAgent <*CdtrAgt*>	[0..1]	±		114

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: ✓C26 StatusReasonInformationRule ✓, C17 NumberOfTransactionPerStatusGuideline

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		32
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		32
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		32
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		32
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		32
	GroupStatus <*GrpSts*>	[0..1]	CodeSet		32
	StatusReasonInformation <*StsRsnInf*>	[0..*]		✓C27	32
	Originator <*Orgtr*>	[0..1]	±		33
	Reason <*Rsn*>	[0..1]			33
{Or	**Code** <*Cd*>	[1..1]	CodeSet		34
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		34
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		34
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		34

Constraints

- **NumberOfTransactionPerStatusGuideline**

  (Guideline)

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

- **StatusReasonInformationRule**

  (Rule)

  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 equal to value 'Pending'
 Or    /GroupStatus Must be equal to value 'Rejected'
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00078

  – *Error Text:* Invalid message content for additional status reason.

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 317

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 317

3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 310

3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: Max15NumericText on page 316

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 313

3.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: ExternalPaymentGroupStatus1Code on page 303

3.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: ✓C27 StatusReasonRule ✓

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		33
	Reason <*Rsn*>	[0..1]			33
{Or	**Code** <*Cd*>	[1..1]	CodeSet		34
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		34
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		34

Constraints

- **StatusReasonRule**

  (Rule)

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

```
On Condition
    /Reason/Code is equal to value 'Narrative'
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00077

  – *Error Text:* Invalid message content for additional status reason.

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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

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		34
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		34

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 305

3.4.2.7.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

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 315

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 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		121
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		121
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		121

3.4.3 OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>

Presence: [0..*]

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

Impacted by: ✓C18 PaymentInformationStatusAcceptedRule ✓, ✓C19 PaymentInformationStatusPendingRule ✓, ✓C20 PaymentInformationStatusReceivedRule ✓, ✓C21 PaymentInformationStatusRejectedRule ✓

OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts> contains the following **OriginalPaymentInstruction32** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		37
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		37
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		37
	PaymentInformationStatus <*PmtInfSts*>	[0..1]	CodeSet		37
	StatusReasonInformation <*StsRsnInf*>	[0..*]		✓C27	37
	Originator <*Orgtr*>	[0..1]	±		38
	Reason <*Rsn*>	[0..1]			38
{Or	**Code** <*Cd*>	[1..1]	CodeSet		38
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		38
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		39
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		39
	TransactionInformationAndStatus <*TxInfAndSts*>	[0..*]	±		39

Constraints

- **PaymentInformationStatusAcceptedRule**

  (Rule)

  If OriginalPaymentInformationAndStatus/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>>
ValidationGroupStatus1Code
 And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be different from
value 'Rejected'
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00063

  – *Error Text:* Invalid message content for group and payment information statuses.

- **PaymentInformationStatusPendingRule**

  (Rule)

  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 equal to value 'Pending'
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be different from
value 'Rejected'
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00064

  – *Error Text:* Invalid message content for group and payment information statuses.

- **PaymentInformationStatusReceivedRule**

  (Rule)

  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 equal to value 'Received'
 And    /TransactionInformationAndStatus[1] is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be absent
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00066

  – *Error Text:* Invalid message content for group and payment information statuses.

- **PaymentInformationStatusRejectedRule**

  (Rule)

  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 equal to value 'Rejected'
 And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationGroupStatus2Code
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00065

  – *Error Text:* Invalid message content for group and payment information statuses.

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 317

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 316

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 313

3.4.3.4 PaymentInformationStatus <PmtInfSts>

Presence: [0..1]

Definition: Specifies the status of the payment information group.

Datatype: ExternalPaymentGroupStatus1Code on page 303

3.4.3.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: ✓C27 StatusReasonRule ✓

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		38
	Reason <*Rsn*>	[0..1]			38
{Or	**Code** <*Cd*>	[1..1]	CodeSet		38
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		38
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		39

Constraints

- **StatusReasonRule**

  (Rule)

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

```
On Condition
    /Reason/Code is equal to value 'Narrative'
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00077
- *Error Text:* Invalid message content for additional status reason.

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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

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		38
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		38

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 305

3.4.3.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

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 315

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 121 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		121
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		121
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		121

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 PaymentTransaction105 on page 144 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	StatusIdentification <*StsId*>	[0..1]	Text		146
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		146
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		146
	OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		146
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		146
	StatusReasonInformation <*StsRsnInf*>	[0..*]		✓C27	146
	Originator <*Orgtr*>	[0..1]	±		147
	Reason <*Rsn*>	[0..1]			147
{Or	Code <*Cd*>	[1..1]	CodeSet		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		148
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		148
	ChargesInformation <*ChrgsInf*>	[0..*]	±		148
	TrackerData <*TrckrData*>	[0..1]			148
	ConfirmedDate <*ConfdDt*>	[1..1]	±		149
	ConfirmedAmount <*ConfdAmt*>	[1..1]	Amount	✓C1, ✓C9	149
	TrackerRecord <*TrckrRcrd*>	[1..*]			150
	Agent <*Agt*>	[1..1]	±		150
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		151
	ChargesAmount <*ChrgsAmt*>	[0..1]	Amount	✓C1, ✓C9	151
	ExchangeRateData <*XchgRateData*>	[0..1]			152
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	✓C1	152
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	✓C1	153
	ExchangeRate <*XchgRate*>	[1..1]	Rate		153
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C1	153
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		154
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		154
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		154
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		154
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	155

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: C29 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

  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 MX pain.007.001.09 CustomerPaymentReversalV09

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 CustomerPaymentReversalV09 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, C24, C9	
	GroupHeader <*GrpHdr*>	[1..1]	±	✓C6, C10	50
	OriginalGroupInformation <*OrgnlGrpInf*>	[1..1]			51
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		51
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		51
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		51
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		51
	OriginalPaymentInformationAndReversal <*OrgnlPmtInfAndRvsl*>	[0..*]		✓C17, ✓C18, ✓C19	52
	ReversalPaymentInformationIdentification <*RvslPmtInfId*>	[0..1]	Text		53
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		54
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		54
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		54
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		54
	PaymentInformationReversal <*PmtInfRvsl*>	[0..1]	Indicator		54
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		54
	TransactionInformation <*TxInf*>	[0..*]	±		55
	SupplementaryData <*SplmtryData*>	[0..*]	±	C25	55

4.3 Constraints

The tick symbol (✓) means that the rule is validated on the SWIFT Network, if the message is part of a solution for which validation is enabled.

C1 ActiveOrHistoricCurrency ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

C2 AmendmentIndicatorFalseRule ✓

(Rule)

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00013
- *Error Text:* Invalid message content for false amendment indicator and details.

C3 AmendmentIndicatorTrueRule ✓

(Rule)

If AmendmentIndicator is true, then AmendementInformationDetails must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00012
- *Error Text:* Invalid message content for true amendment indicator and details.

C4 AnyBIC ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00008
- *Error Text:* Invalid BIC.

C5 BICFI ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00001
- *Error Text:* Invalid FI BIC.

C6 ControlSumAndGroupReversalRule ✓

(Rule)

If GroupReversal is true, then ControlSum is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00067
- *Error Text:* Invalid message content for control sum.

C7 Country ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00004
- *Error Text:* Invalid Country Code.

C8 CurrencyAmount ✓

(Rule)

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

Note: The decimal separator is a dot. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

C9 GroupReversalAndNumberOfTransactionsGuideline

(Guideline)

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

(Guideline)

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

C11 GroupReversalAndPaymentInformationNotPresentRule ✓

(Rule)

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

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00073
- *Error Text:* Invalid message content for group reversal and payment information.

This constraint is defined at the MessageDefinition level.

C12 GroupReversalAndPaymentInformationPresentRule ✓

(Rule)

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

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00074
- *Error Text:* Invalid message content for group reversal and payment information.

This constraint is defined at the MessageDefinition level.

C13 GroupReversalAndReasonRule ✓

(Rule)

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ ReversalReasonInformation/ReversalReason must present. (CrossElementComplexRule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00072

– *Error Text:* Invalid message content for reversal reason information in case of group reversal.

This constraint is defined at the MessageDefinition level.

C14 IBAN ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00003

– *Error Text:* Invalid IBAN format or invalid check digits.

C15 InstructedReimbursementAgentAccountRule ✓

(Rule)

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00037

– *Error Text:* Invalid message content for instructed reimbursement agent account.

C16 InstructingReimbursementAgentAccountRule ✓

(Rule)

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00038

– *Error Text:* Invalid message content for instructing reimbursement agent account.

C17 PaymentInformationReversalAndReasonRule ✓

(Rule)

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00072

– *Error Text:* Invalid message content for reversal reason information in case of payment information reversal.

C18 PaymentInformationReversalAndTransactionInformationNotPresentRule ✓

(Rule)

If PaymentInformationReversal is true, then TransactionInformation is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00073
- *Error Text:* Invalid message content for payment information reversal and transaction information.

C19 PaymentInformationReversalAndTransactionInformationPresentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00074
- *Error Text:* Invalid message content for payment information reversal and transaction information.

C20 SettlementMethodAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00018
- *Error Text:* Invalid message content for settlement method INGA or INDA.

C21 SettlementMethodClearingRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00019
- *Error Text:* Invalid message content for settlement method CLRG.

C22 SettlementMethodCoverAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00076
- *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

C23 SettlementMethodCoverRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00075
- *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

C24 SupplementaryDataRule

(Rule)

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.

C25 SupplementaryDataRule

(Rule)

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.

C26 ThirdReimbursementAgentAccountRule ✓

(Rule)

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00039
- *Error Text:* Invalid message content for third reimbursement agent account.

C27 ThirdReimbursementAgentRule ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00040
- *Error Text:* Invalid message content for third reimbursement agent.

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 GroupHeader88 on page 110 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		110
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		111
	Authorisation <*Authstn*>	[0..2]	±		111
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		111
	ControlSum <*CtrlSum*>	[0..1]	Quantity		111
	GroupReversal <*GrpRvsl*>	[0..1]	Indicator		111
	InitiatingParty <*InitgPty*>	[0..1]	±		112
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		112
	DebtorAgent <*DbtrAgt*>	[0..1]	±		112
	CreditorAgent <*CdtrAgt*>	[0..1]	±		113

Constraints

- **ControlSumAndGroupReversalRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00067
- *Error Text:* Invalid message content for control sum.

- **GroupReversalAndNumberOfTransactionsGuideline**

  (Guideline)

  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		51
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		51
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		51
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		51

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 317

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 317

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 310

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 273 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		273
	Reason <*Rsn*>	[0..1]			273
{Or	Code <*Cd*>	[1..1]	CodeSet		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		274

4.4.3 OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl>

Presence: [0..*]

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

Impacted by: ✓C17 PaymentInformationReversalAndReasonRule ✓, ✓C18 PaymentInformationReversalAndTransactionInformationNotPresentRule ✓, ✓C19 PaymentInformationReversalAndTransactionInformationPresentRule ✓

OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl> contains the following **OriginalPaymentInstruction33** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReversalPaymentInformationIdentification <*RvslPmtInfId*>	[0..1]	Text		53
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		54
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		54
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		54
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		54
	PaymentInformationReversal <*PmtInfRvsl*>	[0..1]	Indicator		54
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		54
	TransactionInformation <*TxInf*>	[0..*]	±		55

Constraints

- **PaymentInformationReversalAndReasonRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00072
- *Error Text:* Invalid message content for reversal reason information in case of payment information reversal.

- **PaymentInformationReversalAndTransactionInformationNotPresentRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00073
  - *Error Text:* Invalid message content for payment information reversal and transaction information.

- **PaymentInformationReversalAndTransactionInformationPresentRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00074
  - *Error Text:* Invalid message content for payment information reversal and transaction information.

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 317

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 317

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 316

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 313

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 313):

- *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 313):

- *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 273 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		273
	Reason <*Rsn*>	[0..1]			273
{Or	Code <*Cd*>	[1..1]	CodeSet		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		274

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 PaymentTransaction108 on page 139 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReversalIdentification <*RvslId*>	[0..1]	Text		139
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		139
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		139
	OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		139
	OriginalInstructedAmount <*OrgnlInstdAmt*>	[0..1]	Amount	✓C1, ✓C11	140
	ReversedInstructedAmount <*RvsdInstdAmt*>	[0..1]	Amount	✓C1, ✓C11	140
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		141
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		142
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		142
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	143

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: C25 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

  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 MX pain.008.001.08 CustomerDirectDebitInitiationV08

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 CustomerDirectDebitInitiationV08 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]		C14	
	GroupHeader <*GrpHdr*>	[1..1]	±		62
	PaymentInformation <*PmtInf*>	[1..*]	±	✓C6, C7, ✓C8, ✓C10, ✓C13, ✓C18, C16	62
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	67

5.3 Constraints

The tick symbol (✓) means that the rule is validated on the SWIFT Network, if the message is part of a solution for which validation is enabled.

C1 ActiveOrHistoricCurrency ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

C2 AmendmentIndicatorFalseRule ✓

(Rule)

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00013
- *Error Text:* Invalid message content for false amendment indicator and details.

C3 AmendmentIndicatorTrueRule ✓

(Rule)

If AmendmentIndicator is true, then AmendementInformationDetails must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00012
- *Error Text:* Invalid message content for true amendment indicator and details.

C4 AnyBIC ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00008
- *Error Text:* Invalid BIC.

C5 BICFI ✓

(Rule)

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. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00001
- *Error Text:* Invalid FI BIC.

C6 ChargeBearerRule ✓

(Rule)

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. (CrossElementSimpleRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00112
- *Error Text:* Invalid message content for charge bearer.

C7 ChargesAccountAgentRule

(Rule)

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

C8 ChargesAccountRule ✓

(Rule)

If ChargesAccountAgent is present, then ChargesAccount must be present. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00099
- *Error Text:* Invalid message content for charges agent account.

C9 Country ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00004
- *Error Text:* Invalid Country Code.

C10 CreditorSchemeIdentificationRule ✓

(Rule)

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. (CrossElementSimpleRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00102
- *Error Text:* Invalid message content for credit scheme identification.

C11 CurrencyAmount ✓

(Rule)

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

Note: The decimal separator is a dot. (Algorithm)

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

C12 IBAN ✓

(Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

C13 PaymentTypeInformationRule ✓

(Rule)

If PaymentTypeInformation is present, then DirectDebitTransactionInformation/ PaymentTypeInformation is not allowed. (CrossElementComplexRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00009
- *Error Text:* Invalid message content for payment type information.

C14 SupplementaryDataRule

(Rule)

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.

C15 SupplementaryDataRule

(Rule)

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.

C16 UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C17 UltimateCreditorGuideline

(Guideline)

UltimateCreditor may only be present if different from Creditor.

C18 UltimateCreditorRule ✓

(Rule)

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. (CrossElementSimpleRule)

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00096
- *Error Text:* Invalid message content for ultimate creditor.

C19 UltimateDebtorGuideline

(Guideline)

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 116 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		117
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		117
	Authorisation <*Authstn*>	[0..2]	±		117
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		117
	ControlSum <*CtrlSum*>	[0..1]	Quantity		118
	InitiatingParty <*InitgPty*>	[1..1]	±		118
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		118

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 ✓, ✓C13 PaymentTypeInformationRule ✓, ✓C18 UltimateCreditorRule ✓, C16 UltimateCreditorGuideline

PaymentInformation <PmtInf> contains the following elements (see PaymentInstruction29 on page 170 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[1..1]	Text		174
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		174
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		174
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		174
	ControlSum <*CtrlSum*>	[0..1]	Quantity		174
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		175
	RequestedCollectionDate <*ReqdColltnDt*>	[1..1]	Date		175
	Creditor <*Cdtr*>	[1..1]	±		175
	CreditorAccount <*CdtrAcct*>	[1..1]	±		176
	CreditorAgent <*CdtrAgt*>	[1..1]	±		176
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		176
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		177
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		177
	ChargesAccount <*ChrgsAcct*>	[0..1]	±		178
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		178
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		178
	DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C17, C19	179
	PaymentIdentification <*PmtId*>	[1..1]	±		180
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		181
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	✓C1, ✓C11	181
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		182
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]	±		182
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		183
	DebtorAgent <*DbtrAgt*>	[1..1]	±		183
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		183
	Debtor <*Dbtr*>	[1..1]	±		184
	DebtorAccount <*DbtrAcct*>	[1..1]	±		184
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		184
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		185

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Purpose <*Purp*>	[0..1]	±		185
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		185
	Tax <*Tax*>	[0..1]	±		186
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		186
	RemittanceInformation <*RmtInf*>	[0..1]	±		187
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	187

Constraints

- **ChargeBearerRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00112

  – *Error Text:* Invalid message content for charge bearer.

- **ChargesAccountAgentRule**

  (Rule)

  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**

  (Rule)

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00099
- *Error Text:* Invalid message content for charges agent account.

- **CreditorSchemeIdentificationRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00102
  - *Error Text:* Invalid message content for credit scheme identification.

- **PaymentTypeInformationRule**

  (Rule)

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

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00009
  - *Error Text:* Invalid message content for payment type information.

- **UltimateCreditorGuideline**

  (Guideline)

  UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00096
- *Error Text:* Invalid message content for ultimate creditor.

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: C15 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

  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 MX pain.998.001.03 PaymentInitiationProprietaryMessageV03

6.1 MessageDefinition Functionality

It is used by financial institutions, with their own offices, or with other financial institutions with which they have established bilateral agreements. It is used as an envelope for a specified message included in it.

Outline

The PaymentInitiationProprietaryMessageV03 MessageDefinition is composed of 5 MessageBuildingBlocks:

A. MessageHeader

   Uniquely identifies the message.

B. Related

   References a previously received message.

C. Previous

   References a previously sent message.

D. Other

   Any other reference.

E. ProprietaryData

   Business content of this element is not specified.

6.2 Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <PmtInitnPrtryMsg>	[1..1]		C1	
	MessageHeader <*MsgHdr*>	[0..1]	±		69
	Related <*Rltd*>	[0..1]			70
	Reference <*Ref*>	[1..1]	Text		70
	Previous <*Prvs*>	[0..1]			70
	Reference <*Ref*>	[1..1]	Text		70
	Other <*Othr*>	[0..1]			70
	Reference <*Ref*>	[1..1]	Text		70
	ProprietaryData <*PrtryData*>	[1..1]			71
	Type <*Tp*>	[1..1]	Text		71
	Data <*Data*>	[1..1]	(External Schema)		71

6.3 Constraints

C1 XMLSyntaxGuideline

(Rule)

The ProprietaryData element must contain a well formed XML document.

This constraint is defined at the MessageDefinition level.

6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1 MessageHeader <MsgHdr>

Presence: [0..1]

Definition: Uniquely identifies the message.

MessageHeader <MsgHdr> contains the following elements (see MessageHeader1 on page 109 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		109
	CreationDateTime <*CreDtTm*>	[0..1]	DateTime		109

6.4.2 Related <Rltd>

Presence: [0..1]

Definition: References a previously received message.

Related <Rltd> contains the following **MessageReference2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Reference <*Ref*>	[1..1]	Text		70

6.4.2.1 Reference <Ref>

Presence: [1..1]

Definition: Business reference of the present message assigned by the party issuing the message. This reference must be unique amongst all messages of the same name sent by the same party.

Datatype: Max35Text on page 317

6.4.3 Previous <Prvs>

Presence: [0..1]

Definition: References a previously sent message.

Previous <Prvs> contains the following **MessageReference2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Reference <*Ref*>	[1..1]	Text		70

6.4.3.1 Reference <Ref>

Presence: [1..1]

Definition: Business reference of the present message assigned by the party issuing the message. This reference must be unique amongst all messages of the same name sent by the same party.

Datatype: Max35Text on page 317

6.4.4 Other <Othr>

Presence: [0..1]

Definition: Any other reference.

Other <Othr> contains the following **MessageReference2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Reference <*Ref*>	[1..1]	Text		70

6.4.4.1 Reference <Ref>

Presence: [1..1]

Definition: Business reference of the present message assigned by the party issuing the message. This reference must be unique amongst all messages of the same name sent by the same party.

Datatype: Max35Text on page 317

6.4.5 ProprietaryData <PrtryData>

Presence: [1..1]

Definition: Business content of this element is not specified.

ProprietaryData <PrtryData> contains the following **ProprietaryData5** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]	Text		71
	Data <*Data*>	[1..1]	(External Schema)		71

6.4.5.1 Type <Tp>

Presence: [1..1]

Definition: Type of the proprietary document.

Datatype: Max35Text on page 317

6.4.5.2 Data <Data>

Presence: [1..1]

Definition: Technical element wrapping the proprietary message.

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.

7 Message Items Types

7.1 MessageComponents

7.1.1 Account

7.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		72
Or}	Proprietary <*Prtry*>	[1..1]	Text		72

7.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ExternalCashAccountType1Code on page 300

7.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		72
	SchemeName <*SchmeNm*>	[0..1]			73
{Or	Code <*Cd*>	[1..1]	CodeSet		73
Or}	Proprietary <*Prtry*>	[1..1]	Text		73
	Issuer <*Issr*>	[0..1]	Text		73

7.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max34Text on page 316

7.1.1.2.2 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		73
Or}	Proprietary <*Prtry*>	[1..1]	Text		73

7.1.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalAccountIdentification1Code on page 300

7.1.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 317

7.1.1.3 ProxyAccountIdentification1

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			73
{Or	Code <*Cd*>	[1..1]	CodeSet		74
Or}	Proprietary <*Prtry*>	[1..1]	Text		74
	Identification <*Id*>	[1..1]	Text		74

7.1.1.3.1 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		74
Or}	Proprietary <*Prtry*>	[1..1]	Text		74

7.1.1.3.1.1 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 304

7.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.1.3.2 Identification <Id>

Presence: [1..1]

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

Datatype: Max2048Text on page 316

7.1.1.4 CashAccount38

Definition: Provides the details to identify an account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.1.4.1 Identification <Id>

Presence: [1..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 76 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	✓C12	76
Or}	Other <*Othr*>	[1..1]	±		77

7.1.1.4.2 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 72 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		72
Or}	Proprietary <*Prtry*>	[1..1]	Text		72

7.1.1.4.3 Currency <Ccy>

Presence: [0..1]

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

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓

Datatype: ActiveOrHistoricCurrencyCode on page 294

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

7.1.1.4.4 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 317

7.1.1.4.5 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 73 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			73
{Or	Code <*Cd*>	[1..1]	CodeSet		74
Or}	Proprietary <*Prtry*>	[1..1]	Text		74
	Identification <*Id*>	[1..1]	Text		74

7.1.2 Account Identification

7.1.2.1 AccountIdentification4Choice

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	✓C12	76
Or}	Other <*Othr*>	[1..1]	±		77

7.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

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

Impacted by: ✓C12 IBAN ✓

Datatype: IBAN2007Identifier on page 312

Constraints

- **IBAN**

  (Rule)

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

7.1.2.1.2 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 72 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		72
	SchemeName <*SchmeNm*>	[0..1]			73
{Or	Code <*Cd*>	[1..1]	CodeSet		73
Or}	Proprietary <*Prtry*>	[1..1]	Text		73
	Issuer <*Issr*>	[0..1]	Text		73

7.1.3 Amount

7.1.3.1 AmountType4Choice

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <*InstdAmt*>	[1..1]	Amount	✓C1, ✓C11	77
Or}	EquivalentAmount <*EqvtAmt*>	[1..1]			78
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	78
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet	✓C1	79

7.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	78
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet	✓C1	79

7.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

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

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

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

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

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓

Datatype: ActiveOrHistoricCurrencyCode on page 294

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

– *Error Text:* Invalid currency code.

7.1.4 Charge

7.1.4.1 Charges7

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	80
	Agent <*Agt*>	[1..1]	±		81

7.1.4.1.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.4.1.2 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.5 Cheque

7.1.5.1 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		82
	ChequeNumber <*ChqNb*>	[0..1]	Text		83
	ChequeFrom <*ChqFr*>	[0..1]			83
	Name <*Nm*>	[1..1]	Text		83
	Address <*Adr*>	[1..1]	±		83
	DeliveryMethod <*DlvryMtd*>	[0..1]			84
{Or	Code <*Cd*>	[1..1]	CodeSet		84
Or}	Proprietary <*Prtry*>	[1..1]	Text		85
	DeliverTo <*DlvrTo*>	[0..1]			85
	Name <*Nm*>	[1..1]	Text		85
	Address <*Adr*>	[1..1]	±		86
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		86
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		86
	FormsCode <*FrmsCd*>	[0..1]	Text		87
	MemoField <*MemoFld*>	[0..2]	Text		87
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		87
	PrintLocation <*PrtLctn*>	[0..1]	Text		87
	Signature <*Sgntr*>	[0..5]	Text		87

Constraints

- **ChequeMaturityDateRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00101

  – *Error Text:* Invalid message content for cheque maturity date.

7.1.5.1.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: ChequeType2Code on page 297

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.

7.1.5.1.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: Max35Text on page 317

7.1.5.1.3 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		83
	Address <*Adr*>	[1..1]	±		83

7.1.5.1.3.1 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 315

7.1.5.1.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see PostalAddress24 on page 228 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			229
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	±		230
	Department <*Dept*>	[0..1]	Text		230
	SubDepartment <*SubDept*>	[0..1]	Text		230
	StreetName <*StrtNm*>	[0..1]	Text		230
	BuildingNumber <*BldgNb*>	[0..1]	Text		230
	BuildingName <*BldgNm*>	[0..1]	Text		231
	Floor <*Flr*>	[0..1]	Text		231
	PostBox <*PstBx*>	[0..1]	Text		231
	Room <*Room*>	[0..1]	Text		231
	PostCode <*PstCd*>	[0..1]	Text		231
	TownName <*TwnNm*>	[0..1]	Text		231
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		231
	DistrictName <*DstrctNm*>	[0..1]	Text		231
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		232
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	232
	AddressLine <*AdrLine*>	[0..7]	Text		232

7.1.5.1.4 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		84
Or}	Proprietary <*Prtry*>	[1..1]	Text		85

7.1.5.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: ChequeDelivery1Code on page 296

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.

7.1.5.1.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.5.1.5 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		85
	Address <*Adr*>	[1..1]	±		86

7.1.5.1.5.1 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 315

7.1.5.1.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see PostalAddress24 on page 228 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			229
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	±		230
	Department <*Dept*>	[0..1]	Text		230
	SubDepartment <*SubDept*>	[0..1]	Text		230
	StreetName <*StrtNm*>	[0..1]	Text		230
	BuildingNumber <*BldgNb*>	[0..1]	Text		230
	BuildingName <*BldgNm*>	[0..1]	Text		231
	Floor <*Flr*>	[0..1]	Text		231
	PostBox <*PstBx*>	[0..1]	Text		231
	Room <*Room*>	[0..1]	Text		231
	PostCode <*PstCd*>	[0..1]	Text		231
	TownName <*TwnNm*>	[0..1]	Text		231
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		231
	DistrictName <*DstrctNm*>	[0..1]	Text		231
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		232
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	232
	AddressLine <*AdrLine*>	[0..7]	Text		232

7.1.5.1.6 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 308

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

7.1.5.1.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: ISODate on page 310

7.1.5.1.8 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 317

7.1.5.1.9 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 317

7.1.5.1.10 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 317

7.1.5.1.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: Max35Text on page 317

7.1.5.1.12 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 317

7.1.6 Date Period

7.1.6.1 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		87
	ToDate <*ToDt*>	[1..1]	Date		88

7.1.6.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: ISODate on page 310

7.1.6.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: ISODate on page 310

7.1.7 Date Time

7.1.7.1 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		88
Or}	DateTime <*DtTm*>	[1..1]	DateTime		88

7.1.7.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: ISODate on page 310

7.1.7.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: ISODateTime on page 310

7.1.8 Direct Debit

7.1.8.1 AmendmentInformationDetails13

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		89
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		89
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		90
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±		90
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		90
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±		90
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		91
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±		91
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		91
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		92
	OriginalReason <*OrgnlRsn*>	[0..1]			92
{Or	Code <*Cd*>	[1..1]	CodeSet		92
Or}	Proprietary <*Prtry*>	[1..1]	Text		92
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		92

7.1.8.1.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: Max35Text on page 317

7.1.8.1.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.8.1.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.8.1.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.8.1.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.8.1.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.8.1.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.8.1.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.8.1.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: ISODate on page 310

7.1.8.1.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see Frequency36Choice on page 118 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Type <*Tp*>	[1..1]	CodeSet		119
Or	Period <*Prd*>	[1..1]			119
	Type <*Tp*>	[1..1]	CodeSet		120
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		120
Or}	PointInTime <*PtInTm*>	[1..1]			120
	Type <*Tp*>	[1..1]	CodeSet		120
	PointInTime <*PtInTm*>	[1..1]	Text		121

7.1.8.1.11 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		92
Or}	Proprietary <*Prtry*>	[1..1]	Text		92

7.1.8.1.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalMandateSetupReason1Code on page 302

7.1.8.1.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max70Text on page 317

7.1.8.1.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: Exact2NumericText on page 314

7.1.8.2 DirectDebitTransaction10

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±	✓C2, ✓C3	93
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		94
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		94
	PreNotificationDate <*PreNtfctnDt*>	[0..1]	Date		95

7.1.8.2.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see MandateRelatedInformation14 on page 95 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		96
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		96
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		96
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]	±		96
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		97
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		97
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		97
	Frequency <*Frqcy*>	[0..1]	±		97
	Reason <*Rsn*>	[0..1]			98
{Or	Code <*Cd*>	[1..1]	CodeSet		98
Or}	Proprietary <*Prtry*>	[1..1]	Text		98
	TrackingDays <*TrckgDays*>	[0..1]	Text		98

Constraints

- **AmendmentIndicatorFalseRule**

  (Rule)

  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
```

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00013

– *Error Text:* Invalid message content for false amendment indicator and details.

- **AmendmentIndicatorTrueRule**

  (Rule)

  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
```

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00012

– *Error Text:* Invalid message content for true amendment indicator and details.

7.1.8.2.2 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.8.2.3 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 317

7.1.8.2.4 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 310

7.1.8.3 MandateRelatedInformation14

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		96
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		96
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		96
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]	±		96
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		97
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		97
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		97
	Frequency <*Frqcy*>	[0..1]	±		97
	Reason <*Rsn*>	[0..1]			98
{Or	Code <*Cd*>	[1..1]	CodeSet		98
Or}	Proprietary <*Prtry*>	[1..1]	Text		98
	TrackingDays <*TrckgDays*>	[0..1]	Text		98

Constraints

- **AmendmentIndicatorFalseRule**

  (Rule)

  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
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00013

  – *Error Text:* Invalid message content for false amendment indicator and details.

- **AmendmentIndicatorTrueRule**

  (Rule)

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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00012
- *Error Text:* Invalid message content for true amendment indicator and details.

7.1.8.3.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: Max35Text on page 317

7.1.8.3.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: ISODate on page 310

7.1.8.3.3 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 313):

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

7.1.8.3.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following elements (see AmendmentInformationDetails13 on page 88 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		89
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		89
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		90
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±		90
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		90
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±		90
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		91
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±		91
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		91
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		92
	OriginalReason <*OrgnlRsn*>	[0..1]			92
{Or	Code <*Cd*>	[1..1]	CodeSet		92
Or}	Proprietary <*Prtry*>	[1..1]	Text		92
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		92

7.1.8.3.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: Max1025Text on page 315

7.1.8.3.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: ISODate on page 310

7.1.8.3.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: ISODate on page 310

7.1.8.3.8 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 118 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Type <*Tp*>	[1..1]	CodeSet		119
Or	Period <*Prd*>	[1..1]			119
	Type <*Tp*>	[1..1]	CodeSet		120
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		120
Or}	PointInTime <*PtInTm*>	[1..1]			120
	Type <*Tp*>	[1..1]	CodeSet		120
	PointInTime <*PtInTm*>	[1..1]	Text		121

7.1.8.3.9 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		98
Or}	Proprietary <*Prtry*>	[1..1]	Text		98

7.1.8.3.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalMandateSetupReason1Code on page 302

7.1.8.3.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max70Text on page 317

7.1.8.3.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: Exact2NumericText on page 314

7.1.9 Document

7.1.9.1 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]			99
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			99
{Or	Code <*Cd*>	[1..1]	CodeSet		99
Or}	Proprietary <*Prtry*>	[1..1]	Text		100
	Issuer <*Issr*>	[0..1]	Text		100
	Reference <*Ref*>	[0..1]	Text		100

7.1.9.1.1 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]			99
{Or	Code <*Cd*>	[1..1]	CodeSet		99
Or}	Proprietary <*Prtry*>	[1..1]	Text		100
	Issuer <*Issr*>	[0..1]	Text		100

7.1.9.1.1.1 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		99
Or}	Proprietary <*Prtry*>	[1..1]	Text		100

7.1.9.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: DocumentType3Code on page 298

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.

7.1.9.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: Max35Text on page 317

7.1.9.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: Max35Text on page 317

7.1.9.1.2 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 317

7.1.10 Financial Institution Identification

7.1.10.1 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]	±		101
	MemberIdentification <*MmbId*>	[1..1]	Text		101

7.1.10.1.1 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 274 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274

7.1.10.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: Max35Text on page 317

7.1.10.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	BICFI <*BICFI*>	[0..1]	IdentifierSet	✓C5	101
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		102
	LEI <*LEI*>	[0..1]	IdentifierSet		102
	Name <*Nm*>	[0..1]	Text		102
	PostalAddress <*PstlAdr*>	[0..1]	±		102
	Other <*Othr*>	[0..1]	±		103

7.1.10.2.1 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: ✓C5 BICFI ✓

Datatype: BICFIDec2014Identifier on page 311

Constraints

- **BICFI**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00001

  – *Error Text:* Invalid FI BIC.

7.1.10.2.2 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 100 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <*ClrSysId*>	[0..1]	±		101
	MemberIdentification <*MmbId*>	[1..1]	Text		101

7.1.10.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: LEIIdentifier on page 312

7.1.10.2.4 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 315

7.1.10.2.5 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 228 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			229
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	±		230
	Department <*Dept*>	[0..1]	Text		230
	SubDepartment <*SubDept*>	[0..1]	Text		230
	StreetName <*StrtNm*>	[0..1]	Text		230
	BuildingNumber <*BldgNb*>	[0..1]	Text		230
	BuildingName <*BldgNm*>	[0..1]	Text		231
	Floor <*Flr*>	[0..1]	Text		231
	PostBox <*PstBx*>	[0..1]	Text		231
	Room <*Room*>	[0..1]	Text		231
	PostCode <*PstCd*>	[0..1]	Text		231
	TownName <*TwnNm*>	[0..1]	Text		231
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		231
	DistrictName <*DstrctNm*>	[0..1]	Text		231
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		232
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	232
	AddressLine <*AdrLine*>	[0..7]	Text		232

7.1.10.2.6 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 106 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		106
	SchemeName <*SchmeNm*>	[0..1]			107
{Or	Code <*Cd*>	[1..1]	CodeSet		107
Or}	Proprietary <*Prtry*>	[1..1]	Text		107
	Issuer <*Issr*>	[0..1]	Text		107

7.1.10.3 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		104
	LEI <*LEI*>	[0..1]	IdentifierSet		104
	Name <*Nm*>	[0..1]	Text		104
	PostalAddress <*PstlAdr*>	[0..1]	±		104

7.1.10.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: Max35Text on page 317

7.1.10.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: LEIIdentifier on page 312

7.1.10.3.3 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 315

7.1.10.3.4 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 228 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			229
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	±		230
	Department <*Dept*>	[0..1]	Text		230
	SubDepartment <*SubDept*>	[0..1]	Text		230
	StreetName <*StrtNm*>	[0..1]	Text		230
	BuildingNumber <*BldgNb*>	[0..1]	Text		230
	BuildingName <*BldgNm*>	[0..1]	Text		231
	Floor <*Flr*>	[0..1]	Text		231
	PostBox <*PstBx*>	[0..1]	Text		231
	Room <*Room*>	[0..1]	Text		231
	PostCode <*PstCd*>	[0..1]	Text		231
	TownName <*TwnNm*>	[0..1]	Text		231
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		231
	DistrictName <*DstrctNm*>	[0..1]	Text		231
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		232
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	232
	AddressLine <*AdrLine*>	[0..7]	Text		232

7.1.10.4 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]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.10.4.1 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 101 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	BICFI <*BICFI*>	[0..1]	IdentifierSet	✓C5	101
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		102
	LEI <*LEI*>	[0..1]	IdentifierSet		102
	Name <*Nm*>	[0..1]	Text		102
	PostalAddress <*PstlAdr*>	[0..1]	±		102
	Other <*Othr*>	[0..1]	±		103

7.1.10.4.2 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 104 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	Text		104
	LEI <*LEI*>	[0..1]	IdentifierSet		104
	Name <*Nm*>	[0..1]	Text		104
	PostalAddress <*PstlAdr*>	[0..1]	±		104

7.1.10.5 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		106
	SchemeName <*SchmeNm*>	[0..1]			107
{Or	Code <*Cd*>	[1..1]	CodeSet		107
Or}	Proprietary <*Prtry*>	[1..1]	Text		107
	Issuer <*Issr*>	[0..1]	Text		107

7.1.10.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: Max35Text on page 317

7.1.10.5.2 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		107
Or}	Proprietary <*Prtry*>	[1..1]	Text		107

7.1.10.5.2.1 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 302

7.1.10.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.10.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 317

7.1.11 Identification Information

7.1.11.1 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		107
	Issuer <*Issr*>	[1..1]	Text		108
	SchemeName <*SchmeNm*>	[0..1]	Text		108

7.1.11.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: Exact4AlphaNumericText on page 314

7.1.11.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 317

7.1.11.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: Max35Text on page 317

7.1.11.2 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		108
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		108
	UETR <*UETR*>	[0..1]	IdentifierSet		108

7.1.11.2.1 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 317

7.1.11.2.2 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 317

7.1.11.2.3 UETR <UETR>

Presence: [0..1]

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

Datatype: UUIDv4Identifier on page 313

7.1.12 Miscellaneous

7.1.12.1 MessageHeader1

Definition: Set of characteristics, such as the identification or the creation date and time, specific to the message.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		109
	CreationDateTime <*CreDtTm*>	[0..1]	DateTime		109

7.1.12.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the sender, to unambiguously identify the message.

Usage: The sender has to make sure that MessageIdentification is unique for a pre-agreed period.

Datatype: Max35Text on page 317

7.1.12.1.2 CreationDateTime <CreDtTm>

Presence: [0..1]

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

Datatype: ISODateTime on page 310

7.1.12.2 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		109
Or}	Proprietary <*Prtry*>	[1..1]	Text		109

7.1.12.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalPurpose1Code on page 304

7.1.12.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: Max35Text on page 317

7.1.12.3 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		110
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		111
	Authorisation <*Authstn*>	[0..2]	±		111
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		111
	ControlSum <*CtrlSum*>	[0..1]	Quantity		111
	GroupReversal <*GrpRvsl*>	[0..1]	Indicator		111
	InitiatingParty <*InitgPty*>	[0..1]	±		112
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		112
	DebtorAgent <*DbtrAgt*>	[0..1]	±		112
	CreditorAgent <*CdtrAgt*>	[0..1]	±		113

Constraints

- **ControlSumAndGroupReversalRule**

  (Rule)

  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
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00067

  – *Error Text:* Invalid message content for control sum.

- **GroupReversalAndNumberOfTransactionsGuideline**

  (Guideline)

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

7.1.12.3.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: Max35Text on page 317

7.1.12.3.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ISODateTime on page 310

7.1.12.3.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see Authorisation1Choice on page 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		129
Or}	Proprietary <*Prtry*>	[1..1]	Text		130

7.1.12.3.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: Max15NumericText on page 316

7.1.12.3.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 313

7.1.12.3.6 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 313):

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

7.1.12.3.7 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.12.3.8 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.12.3.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.12.3.10 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.12.4 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		113
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		113
	InitiatingParty <*InitgPty*>	[0..1]	±		113
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		114
	DebtorAgent <*DbtrAgt*>	[0..1]	±		114
	CreditorAgent <*CdtrAgt*>	[0..1]	±		114

7.1.12.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.

Datatype: Max35Text on page 317

7.1.12.4.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ISODateTime on page 310

7.1.12.4.3 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the status message.

InitiatingParty <InitgPty> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.12.4.4 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.12.4.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.12.4.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.12.5 GroupHeader85

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		115
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		115
	Authorisation <*Authstn*>	[0..2]	±		115
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		116
	ControlSum <*CtrlSum*>	[0..1]	Quantity		116
	InitiatingParty <*InitgPty*>	[1..1]	±		116
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		116

7.1.12.5.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: Max35Text on page 317

7.1.12.5.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ISODateTime on page 310

7.1.12.5.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see Authorisation1Choice on page 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		129
Or}	Proprietary <*Prtry*>	[1..1]	Text		130

7.1.12.5.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: Max15NumericText on page 316

7.1.12.5.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 313

7.1.12.5.6 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.12.5.7 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.12.6 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		117
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		117
	Authorisation <*Authstn*>	[0..2]	±		117
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		117
	ControlSum <*CtrlSum*>	[0..1]	Quantity		118
	InitiatingParty <*InitgPty*>	[1..1]	±		118
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		118

7.1.12.6.1 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 317

7.1.12.6.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: ISODateTime on page 310

7.1.12.6.3 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 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		129
Or}	Proprietary <*Prtry*>	[1..1]	Text		130

7.1.12.6.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: Max15NumericText on page 316

7.1.12.6.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 313

7.1.12.6.6 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.12.6.7 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.12.7 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		119
Or	Period <*Prd*>	[1..1]			119
	Type <*Tp*>	[1..1]	CodeSet		120
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		120
Or}	PointInTime <*PtInTm*>	[1..1]			120
	Type <*Tp*>	[1..1]	CodeSet		120
	PointInTime <*PtInTm*>	[1..1]	Text		121

7.1.12.7.1 Type <Tp>

Presence: [1..1]

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

Datatype: Frequency6Code on page 305

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.

7.1.12.7.2 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		120
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		120

7.1.12.7.2.1 Type <Tp>

Presence: [1..1]

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

Datatype: Frequency6Code on page 305

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.

7.1.12.7.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

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

Datatype: DecimalNumber on page 313

7.1.12.7.3 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		120
	PointInTime <*PtInTm*>	[1..1]	Text		121

7.1.12.7.3.1 Type <Tp>

Presence: [1..1]

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

Datatype: Frequency6Code on page 305

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.

7.1.12.7.3.2 PointInTime <PtInTm>

Presence: [1..1]

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

Datatype: Exact2NumericText on page 314

7.1.12.8 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		121
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		121
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		121

7.1.12.8.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

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

Datatype: Max15NumericText on page 316

7.1.12.8.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: ExternalPaymentTransactionStatus1Code on page 303

7.1.12.8.3 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 313

7.1.12.9 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	✓C1, ✓C11	122
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			123
	Type <*Tp*>	[0..1]			123
{Or	Code <*Cd*>	[1..1]	CodeSet		124
Or}	Proprietary <*Prtry*>	[1..1]	Text		124
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	124
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	✓C1, ✓C11	125
	TaxAmount <*TaxAmt*>	[0..*]			125
	Type <*Tp*>	[0..1]			126
{Or	Code <*Cd*>	[1..1]	CodeSet		126
Or}	Proprietary <*Prtry*>	[1..1]	Text		126
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	126
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			127
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	127
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		128
	Reason <*Rsn*>	[0..1]	Text		128
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		128
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	128

7.1.12.9.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.12.9.2 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]			123
{Or	Code <*Cd*>	[1..1]	CodeSet		124
Or}	Proprietary <*Prtry*>	[1..1]	Text		124
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	124

7.1.12.9.2.1 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		124
Or}	Proprietary <*Prtry*>	[1..1]	Text		124

7.1.12.9.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalDiscountAmountType1Code on page 301

7.1.12.9.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.12.9.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

7.1.12.9.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00006
  - *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.12.9.4 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]			126
{Or	Code <*Cd*>	[1..1]	CodeSet		126
Or}	Proprietary <*Prtry*>	[1..1]	Text		126
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	126

7.1.12.9.4.1 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		126
Or}	Proprietary <*Prtry*>	[1..1]	Text		126

7.1.12.9.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalTaxAmountType1Code on page 305

7.1.12.9.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.12.9.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.12.9.5 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	✓C1, ✓C11	127
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		128
	Reason <*Rsn*>	[0..1]	Text		128
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		128

7.1.12.9.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.12.9.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: CreditDebitCode on page 298

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

7.1.12.9.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: Max4Text on page 317

7.1.12.9.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 315

7.1.12.9.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.12.10 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		129
Or}	Proprietary <*Prtry*>	[1..1]	Text		130

7.1.12.10.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: Authorisation1Code on page 295

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and

CodeName	Name	Definition
		supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

7.1.12.10.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max128Text on page 315

7.1.12.11 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		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

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

7.1.12.11.1 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 316

7.1.12.11.2 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.

7.1.13 Organisation Identification

7.1.13.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	✓C4	131
	LEI <*LEI*>	[0..1]	IdentifierSet		131
	Other <*Othr*>	[0..*]			131
	Identification <*Id*>	[1..1]	Text		132
	SchemeName <*SchmeNm*>	[0..1]			132
{Or	Code <*Cd*>	[1..1]	CodeSet		132
Or}	Proprietary <*Prtry*>	[1..1]	Text		132
	Issuer <*Issr*>	[0..1]	Text		132

7.1.13.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: ✓C4 AnyBIC ✓

Datatype: AnyBICDec2014Identifier on page 311

Constraints

- **AnyBIC**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00008

  – *Error Text:* Invalid BIC.

7.1.13.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: LEIIdentifier on page 312

7.1.13.1.3 Other <Othr>

Presence: [0..*]

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

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

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

7.1.13.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: Max35Text on page 317

7.1.13.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

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

7.1.13.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalOrganisationIdentification1Code on page 303

7.1.13.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.13.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 317

7.1.14 Party Identification

7.1.14.1 PartyIdentification135

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.14.1.1 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 315

7.1.14.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see PostalAddress24 on page 228 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			229
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	±		230
	Department <*Dept*>	[0..1]	Text		230
	SubDepartment <*SubDept*>	[0..1]	Text		230
	StreetName <*StrtNm*>	[0..1]	Text		230
	BuildingNumber <*BldgNb*>	[0..1]	Text		230
	BuildingName <*BldgNm*>	[0..1]	Text		231
	Floor <*Flr*>	[0..1]	Text		231
	PostBox <*PstBx*>	[0..1]	Text		231
	Room <*Room*>	[0..1]	Text		231
	PostCode <*PstCd*>	[0..1]	Text		231
	TownName <*TwnNm*>	[0..1]	Text		231
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		231
	DistrictName <*DstrctNm*>	[0..1]	Text		231
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		232
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	232
	AddressLine <*AdrLine*>	[0..7]	Text		232

7.1.14.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see Party38Choice on page 135 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <*OrgId*>	[1..1]	±		136
Or}	PrivateIdentification <*PrvtId*>	[1..1]	±		136

7.1.14.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: ✓C9 Country ✓

Datatype: CountryCode on page 298

Constraints

- **Country**

  (Rule)

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00004

  – *Error Text:* Invalid Country Code.

7.1.14.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

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

ContactDetails <CtctDtls> contains the following elements (see Contact4 on page 225 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		226
	Name <*Nm*>	[0..1]	Text		226
	PhoneNumber <*PhneNb*>	[0..1]	Text		226
	MobileNumber <*MobNb*>	[0..1]	Text		227
	FaxNumber <*FaxNb*>	[0..1]	Text		227
	EmailAddress <*EmailAdr*>	[0..1]	Text		227
	EmailPurpose <*EmailPurp*>	[0..1]	Text		227
	JobTitle <*JobTitl*>	[0..1]	Text		227
	Responsibility <*Rspnsblty*>	[0..1]	Text		227
	Department <*Dept*>	[0..1]	Text		227
	Other <*Othr*>	[0..*]			227
	ChannelType <*ChanlTp*>	[1..1]	Text		228
	Identification <*Id*>	[0..1]	Text		228
	PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		228

7.1.14.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <*OrgId*>	[1..1]	±		136
Or}	PrivateIdentification <*PrvtId*>	[1..1]	±		136

7.1.14.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see OrganisationIdentification29 on page 131 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	✓C4	131
	LEI <*LEI*>	[0..1]	IdentifierSet		131
	Other <*Othr*>	[0..*]			131
	Identification <*Id*>	[1..1]	Text		132
	SchemeName <*SchmeNm*>	[0..1]			132
{Or	Code <*Cd*>	[1..1]	CodeSet		132
Or}	Proprietary <*Prtry*>	[1..1]	Text		132
	Issuer <*Issr*>	[0..1]	Text		132

7.1.14.2.2 PrivateIdentification <PrvtId>

Presence: [1..1]

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

PrivateIdentification <PrvtId> contains the following elements (see PersonIdentification13 on page 223 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			223
	BirthDate <*BirthDt*>	[1..1]	Date		223
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		223
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		224
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	✓C9	224
	Other <*Othr*>	[0..*]			224
	Identification <*Id*>	[1..1]	Text		224
	SchemeName <*SchmeNm*>	[0..1]			225
{Or	Code <*Cd*>	[1..1]	CodeSet		225
Or}	Proprietary <*Prtry*>	[1..1]	Text		225
	Issuer <*Issr*>	[0..1]	Text		225

7.1.14.3 Party40Choice

Definition: Identification of a person, an organisation or a financial institution.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		137
Or}	Agent <*Agt*>	[1..1]	±		137

7.1.14.3.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.14.3.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15 Payment

7.1.15.1 InstructionForCreditorAgent1

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		138
	InstructionInformation <*InstrInf*>	[0..1]	Text		138

7.1.15.1.1 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: Instruction3Code on page 306

CodeName	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/ claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/ claimant by the most efficient means of telecommunication.

7.1.15.1.2 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 315

7.1.15.2 PaymentTransaction108

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		139
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		139
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		139
	OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		139
	OriginalInstructedAmount <*OrgnlInstdAmt*>	[0..1]	Amount	✓C1, ✓C11	140
	ReversedInstructedAmount <*RvsdInstdAmt*>	[0..1]	Amount	✓C1, ✓C11	140
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		141
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		142
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		142
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	143

7.1.15.2.1 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 317

7.1.15.2.2 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 317

7.1.15.2.3 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 317

7.1.15.2.4 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 313

7.1.15.2.5 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: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.15.2.6 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: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.15.2.7 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 295

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,

CodeName	Name	Definition
		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.

7.1.15.2.8 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see PaymentReversalReason9 on page 273 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		273
	Reason <*Rsn*>	[0..1]			273
{Or	Code <*Cd*>	[1..1]	CodeSet		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		274

7.1.15.2.9 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see OriginalTransactionReference28 on page 202 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	✓C1, ✓C11	203
	Amount <*Amt*>	[0..1]	±		204
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		204
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		205
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		205
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		205
	SettlementInformation <*SttlmInf*>	[0..1]	±	✓C15, ✓C16, ✓C22, ✓C23, ✓C24, ✓C25, ✓C30, ✓C31	205
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		209
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		209
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±	✓C2, ✓C3	209
	RemittanceInformation <*RmtInf*>	[0..1]	±		211
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		211
	Debtor <*Dbtr*>	[0..1]	±		211
	DebtorAccount <*DbtrAcct*>	[0..1]	±		211
	DebtorAgent <*DbtrAgt*>	[0..1]	±		212
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		212
	CreditorAgent <*CdtrAgt*>	[0..1]	±		212
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		213
	Creditor <*Cdtr*>	[0..1]	±		213
	CreditorAccount <*CdtrAcct*>	[0..1]	±		213
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		214
	Purpose <*Purp*>	[0..1]	±		214

7.1.15.2.10 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

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

7.1.15.3 PaymentTransaction105

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		146
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		146
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		146
	OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		146
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		146
	StatusReasonInformation <*StsRsnInf*>	[0..*]		✓C27	146
	Originator <*Orgtr*>	[0..1]	±		147
	Reason <*Rsn*>	[0..1]			147
{Or	Code <*Cd*>	[1..1]	CodeSet		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		148
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		148
	ChargesInformation <*ChrgsInf*>	[0..*]	±		148
	TrackerData <*TrckrData*>	[0..1]			148
	ConfirmedDate <*ConfdDt*>	[1..1]	±		149
	ConfirmedAmount <*ConfdAmt*>	[1..1]	Amount	✓C1, ✓C9	149
	TrackerRecord <*TrckrRcrd*>	[1..*]			150
	Agent <*Agt*>	[1..1]	±		150
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		151
	ChargesAmount <*ChrgsAmt*>	[0..1]	Amount	✓C1, ✓C9	151
	ExchangeRateData <*XchgRateData*>	[0..1]			152
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	✓C1	152
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	✓C1	153
	ExchangeRate <*XchgRate*>	[1..1]	Rate		153
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C1	153
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		154
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		154
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		154
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		154
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	155

7.1.15.3.1 StatusIdentification <StsId>

Presence: [0..1]

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

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

Datatype: Max35Text on page 317

7.1.15.3.2 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 317

7.1.15.3.3 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 317

7.1.15.3.4 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 313

7.1.15.3.5 TransactionStatus <TxSts>

Presence: [0..1]

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

Datatype: ExternalPaymentTransactionStatus1Code on page 303

7.1.15.3.6 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: ✓C27 StatusReasonRule ✓

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		147
	Reason <*Rsn*>	[0..1]			147
{Or	Code <*Cd*>	[1..1]	CodeSet		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		148
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		148

Constraints

- **StatusReasonRule**

  (Rule)

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

```
On Condition
    /Reason/Code is equal to value 'Narrative'
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00077

  – *Error Text:* Invalid message content for additional status reason.

7.1.15.3.6.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.3.6.2 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		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		148

7.1.15.3.6.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalStatusReason1Code on page 305

7.1.15.3.6.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.15.3.6.3 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 315

7.1.15.3.7 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 80 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	80
	Agent <*Agt*>	[1..1]	±		81

7.1.15.3.8 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]	±		149
	ConfirmedAmount <*ConfdAmt*>	[1..1]	Amount	✓C1, ✓C9	149
	TrackerRecord <*TrckrRcrd*>	[1..*]			150
	Agent <*Agt*>	[1..1]	±		150
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		151
	ChargesAmount <*ChrgsAmt*>	[0..1]	Amount	✓C1, ✓C9	151
	ExchangeRateData <*XchgRateData*>	[0..1]			152
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	✓C1	152
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	✓C1	153
	ExchangeRate <*XchgRate*>	[1..1]	Rate		153
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C1	153

7.1.15.3.8.1 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 88 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		88
Or}	DateTime <*DtTm*>	[1..1]	DateTime		88

7.1.15.3.8.2 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 292

Constraints

- **ActiveCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00005

  – *Error Text:* Invalid currency code

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.15.3.8.3 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]	±		150
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		151
	ChargesAmount <*ChrgsAmt*>	[0..1]	Amount	✓C1, ✓C9	151
	ExchangeRateData <*XchgRateData*>	[0..1]			152
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	✓C1	152
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	✓C1	153
	ExchangeRate <*XchgRate*>	[1..1]	Rate		153
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C1	153

7.1.15.3.8.3.1 Agent <Agt>

Presence: [1..1]

Definition: Identification of an agent in the tracker.

Agent <Agt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.3.8.3.2 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 295

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.

7.1.15.3.8.3.3 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 292

Constraints

- **ActiveCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00005
- *Error Text:* Invalid currency code

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.15.3.8.3.4 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	152
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	✓C1	153
	ExchangeRate <*XchgRate*>	[1..1]	Rate		153
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C1	153

7.1.15.3.8.3.4.1 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 294

Constraints

- **ActiveCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00005
- *Error Text:* Invalid currency code

7.1.15.3.8.3.4.2 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 294

Constraints

- **ActiveCurrency**

  (Rule)

  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.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00005
  - *Error Text:* Invalid currency code

7.1.15.3.8.3.4.3 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 314

7.1.15.3.8.3.4.4 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 294

Constraints

- **ActiveCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00005
- *Error Text:* Invalid currency code

7.1.15.3.9 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 310

7.1.15.3.10 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: Max35Text on page 317

7.1.15.3.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: Max35Text on page 317

7.1.15.3.12 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see OriginalTransactionReference28 on page 202 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	✓C1, ✓C11	203
	Amount <*Amt*>	[0..1]	±		204
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		204
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		205
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		205
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		205
	SettlementInformation <*SttlmInf*>	[0..1]	±	✓C15, ✓C16, ✓C22, ✓C23, ✓C24, ✓C25, ✓C30, ✓C31	205
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		209
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		209
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±	✓C2, ✓C3	209
	RemittanceInformation <*RmtInf*>	[0..1]	±		211
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		211
	Debtor <*Dbtr*>	[0..1]	±		211
	DebtorAccount <*DbtrAcct*>	[0..1]	±		211
	DebtorAgent <*DbtrAgt*>	[0..1]	±		212
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		212
	CreditorAgent <*CdtrAgt*>	[0..1]	±		212
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		213
	Creditor <*Cdtr*>	[0..1]	±		213
	CreditorAccount <*CdtrAcct*>	[0..1]	±		213
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		214
	Purpose <*Purp*>	[0..1]	±		214

7.1.15.3.13 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

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

7.1.15.4 PaymentInstruction30

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		162
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		162
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		162
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		163
	ControlSum <*CtrlSum*>	[0..1]	Quantity		163
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		163
	RequestedExecutionDate <*ReqdExctnDt*>	[1..1]	±		163
	PoolingAdjustmentDate <*PoolgAdjstmntDt*>	[0..1]	Date		164
	Debtor <*Dbtr*>	[1..1]	±		164
	DebtorAccount <*DbtrAcct*>	[1..1]	±		164
	DebtorAgent <*DbtrAgt*>	[1..1]	±		165
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		165
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		165
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		165
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		166
	ChargesAccount <*ChrgsAcct*>	[0..1]	±		166
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		167
	CreditTransferTransactionInformation <*CdtTrfTxInf*>	[1..*]	±	✓C20, ✓C22, ✓C23, ✓C24, ✓C25, ✓C26, C31, C33	167

Constraints

- **ChargeBearerRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00112
- *Error Text:* Invalid message content for charge bearer.

- **ChargesAccountAgentRule**

  (Rule)

  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**

  (Rule)

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00099
  - *Error Text:* Invalid message content for charges agent account.

- **ChequeAndCreditorAccountRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00107
  - *Error Text:* Invalid message content for cheque payment method.

- **ChequeDeliveryAndCreditorAgentRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00109
- *Error Text:* Invalid message content for cheque payment with creditor agent.

- **ChequeDeliveryAndNoCreditorAgentRule**

  (Rule)

  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
  ```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00110
  - *Error Text:* Invalid message content for cheque payment without creditor agent.

- **ChequeFromGuideline**

  (Guideline)

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

  (Guideline)

  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**

  (Guideline)

  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**

  (Guideline)

  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**

  (Rule)

  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
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00100

  – *Error Text:* Invalid message content for cheque instruction.

- **ChequeNoDeliveryAndNoCreditorAgentRule**

  (Rule)

  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
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00111

  – *Error Text:* Invalid message content for cheque payment without delivery method.

- **InstructionForDebtorAgentRule**

  (Rule)

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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00264
- *Error Text:* Invalid message content for instruction for debtor agent.

- **NonChequePaymentMethodRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00108
  - *Error Text:* Invalid message content for non cheque payment method.

- **PaymentTypeInformationRule**

  (Rule)

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

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00009
  - *Error Text:* Invalid message content for payment type information.

- **UltimateDebtorGuideline**

  (Guideline)

UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00097

  – *Error Text:* Invalid message content for ultimate debtor.

7.1.15.4.1 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 317

7.1.15.4.2 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 307

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.

7.1.15.4.3 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see BatchBookingIndicator on page 313):

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

7.1.15.4.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: Max15NumericText on page 316

7.1.15.4.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 313

7.1.15.4.6 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 214 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		215
	ServiceLevel <*SvcLvl*>	[0..*]			215
{Or	Code <*Cd*>	[1..1]	CodeSet		215
Or}	Proprietary <*Prtry*>	[1..1]	Text		215
	LocalInstrument <*LclInstrm*>	[0..1]			216
{Or	Code <*Cd*>	[1..1]	CodeSet		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		216
	CategoryPurpose <*CtgyPurp*>	[0..1]			216
{Or	Code <*Cd*>	[1..1]	CodeSet		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		217

7.1.15.4.7 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see DateAndDateTime2Choice on page 88 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		88
Or}	DateTime <*DtTm*>	[1..1]	DateTime		88

7.1.15.4.8 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

Definition: Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.

Datatype: ISODate on page 310

7.1.15.4.9 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.4.10 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.

DebtorAccount <DbtrAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.4.11 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.4.12 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.4.13 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

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

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

Datatype: Max140Text on page 315

7.1.15.4.14 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.4.15 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: ChargeBearerType1Code on page 295

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.

7.1.15.4.16 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

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

ChargesAccount <ChrgsAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.4.17 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

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

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.4.18 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

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

Impacted by: ✓C20 InstructionForCreditorAgentRule ✓, ✓C22 IntermediaryAgent1AccountRule ✓, ✓C23 IntermediaryAgent2AccountRule ✓, ✓C24 IntermediaryAgent2Rule ✓, ✓C25 IntermediaryAgent3AccountRule ✓, ✓C26 IntermediaryAgent3Rule ✓, C31 UltimateCreditorGuideline, C33 UltimateDebtorGuideline

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following elements (see CreditTransferTransaction34 on page 187 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		190
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		191
	Amount <*Amt*>	[1..1]	±		191
	ExchangeRateInformation <*XchgRateInf*>	[0..1]			192
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C1	192
	ExchangeRate <*XchgRate*>	[0..1]	Rate		193
	RateType <*RateTp*>	[0..1]	CodeSet		193
	ContractIdentification <*CtrctId*>	[0..1]	Text		193
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		193
	ChequeInstruction <*ChqInstr*>	[0..1]	±	✓C15	194
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		195
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		195
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±		195
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		196
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±		196
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		196
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±		197
	CreditorAgent <*CdtrAgt*>	[0..1]	±		197
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		197
	Creditor <*Cdtr*>	[0..1]	±		198
	CreditorAccount <*CdtrAcct*>	[0..1]	±		198
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		198
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		199
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		199
	Purpose <*Purp*>	[0..1]	±		199
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		200
	Tax <*Tax*>	[0..1]	±		200
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		201
	RemittanceInformation <*RmtInf*>	[0..1]	±		201
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	201

Constraints

- **InstructionForCreditorAgentRule**

  (Rule)

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

  ```
  On Condition
      /InstructionForCreditorAgent[*]/Code is equal to value 'PayCreditorByCheque'
  Following Must be True
      /CreditorAccount Must be absent
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00051

  – *Error Text:* Invalid message content for PayCreditorByCheque instruction for creditor agent.

- **IntermediaryAgent1AccountRule**

  (Rule)

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00052

  – *Error Text:* Invalid message content for intermediary agent 1 account.

- **IntermediaryAgent2AccountRule**

  (Rule)

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00053

  – *Error Text:* Invalid message content for intermediary agent 2 account.

- **IntermediaryAgent2Rule**

  (Rule)

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00056
- *Error Text:* Invalid message content for intermediary agent 2.

- **IntermediaryAgent3AccountRule**

  (Rule)

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00054
  - *Error Text:* Invalid message content for intermediary agent 3 account.

- **IntermediaryAgent3Rule**

  (Rule)

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00057
  - *Error Text:* Invalid message content for intermediary agent 3.

- **UltimateCreditorGuideline**

  (Guideline)

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  (Guideline)

  UltimateDebtor may only be present if different from Debtor.

7.1.15.5 PaymentInstruction29

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		174
	PaymentMethod <*PmtMtd*>	[1..1]	CodeSet		174
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		174
	NumberOfTransactions <*NbOfTxs*>	[0..1]	Text		174
	ControlSum <*CtrlSum*>	[0..1]	Quantity		174
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		175
	RequestedCollectionDate <*ReqdColltnDt*>	[1..1]	Date		175
	Creditor <*Cdtr*>	[1..1]	±		175
	CreditorAccount <*CdtrAcct*>	[1..1]	±		176
	CreditorAgent <*CdtrAgt*>	[1..1]	±		176
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		176
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		177
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		177
	ChargesAccount <*ChrgsAcct*>	[0..1]	±		178
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		178
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		178
	DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C17, C19	179
	PaymentIdentification <*PmtId*>	[1..1]	±		180
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		181
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	✓C1, ✓C11	181
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		182
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]	±		182
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		183
	DebtorAgent <*DbtrAgt*>	[1..1]	±		183
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		183
	Debtor <*Dbtr*>	[1..1]	±		184
	DebtorAccount <*DbtrAcct*>	[1..1]	±		184
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		184
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		185
	Purpose <*Purp*>	[0..1]	±		185
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		185

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Tax <*Tax*>	[0..1]	±		186
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		186
	RemittanceInformation <*RmtInf*>	[0..1]	±		187
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	187

Constraints

- **ChargeBearerRule**

  (Rule)

  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
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00112

  – *Error Text:* Invalid message content for charge bearer.

- **ChargesAccountAgentRule**

  (Rule)

  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**

  (Rule)

  If ChargesAccountAgent is present, then ChargesAccount must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00099

  – *Error Text:* Invalid message content for charges agent account.

- **CreditorSchemeIdentificationRule**

  (Rule)

  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
  ```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00102
  - *Error Text:* Invalid message content for credit scheme identification.

- **PaymentTypeInformationRule**

  (Rule)

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

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00009
  - *Error Text:* Invalid message content for payment type information.

- **UltimateCreditorGuideline**

  (Guideline)

  UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00096
- *Error Text:* Invalid message content for ultimate creditor.

7.1.15.5.1 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 317

7.1.15.5.2 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 306

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.

7.1.15.5.3 BatchBooking <BtchBookg>

Presence: [0..1]

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

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

Datatype: One of the following values must be used (see BatchBookingIndicator on page 313):

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

7.1.15.5.4 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: Max15NumericText on page 316

7.1.15.5.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: DecimalNumber on page 313

7.1.15.5.6 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 217 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		217
	ServiceLevel <*SvcLvl*>	[0..*]			217
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	LocalInstrument <*LclInstrm*>	[0..1]			218
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	SequenceType <*SeqTp*>	[0..1]	CodeSet		218
	CategoryPurpose <*CtgyPurp*>	[0..1]			219
{Or	Code <*Cd*>	[1..1]	CodeSet		219
Or}	Proprietary <*Prtry*>	[1..1]	Text		219

7.1.15.5.7 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 310

7.1.15.5.8 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.5.9 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.

CreditorAccount <CdtrAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.5.10 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.5.11 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.5.12 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.5.13 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 295

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.

CodeName	Name	Definition
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

7.1.15.5.14 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.

ChargesAccount <ChrgsAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.5.15 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.5.16 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.5.17 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

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

Impacted by: C17 UltimateCreditorGuideline, C19 UltimateDebtorGuideline

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following **DirectDebitTransactionInformation23** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		180
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		181
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	✓C1, ✓C11	181
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		182
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]	±		182
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		183
	DebtorAgent <*DbtrAgt*>	[1..1]	±		183
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		183
	Debtor <*Dbtr*>	[1..1]	±		184
	DebtorAccount <*DbtrAcct*>	[1..1]	±		184
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		184
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		185
	Purpose <*Purp*>	[0..1]	±		185
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		185
	Tax <*Tax*>	[0..1]	±		186
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		186
	RemittanceInformation <*RmtInf*>	[0..1]	±		187
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	187

Constraints

- **UltimateCreditorGuideline**

  (Guideline)

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  (Guideline)

  UltimateDebtor may only be present if different from Debtor.

7.1.15.5.17.1 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 108 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		108
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		108
	UETR <*UETR*>	[0..1]	IdentifierSet		108

7.1.15.5.17.2 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 217 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		217
	ServiceLevel <*SvcLvl*>	[0..*]			217
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	LocalInstrument <*LclInstrm*>	[0..1]			218
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	SequenceType <*SeqTp*>	[0..1]	CodeSet		218
	CategoryPurpose <*CtgyPurp*>	[0..1]			219
{Or	Code <*Cd*>	[1..1]	CodeSet		219
Or}	Proprietary <*Prtry*>	[1..1]	Text		219

7.1.15.5.17.3 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: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.15.5.17.4 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 295

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.

7.1.15.5.17.5 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following elements (see DirectDebitTransaction10 on page 93 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±	✓C2, ✓C3	93
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		94
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		94
	PreNotificationDate <*PreNtfctnDt*>	[0..1]	Date		95

7.1.15.5.17.6 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.5.17.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.5.17.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.5.17.9 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.5.17.10 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.

DebtorAccount <DbtrAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.5.17.11 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.5.17.12 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 315

7.1.15.5.17.13 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 109 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		109
Or}	Proprietary <*Prtry*>	[1..1]	Text		109

7.1.15.5.17.14 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see RegulatoryReporting3 on page 232 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <*DbtCdtRptgInd*>	[0..1]	CodeSet		233
	Authority <*Authrty*>	[0..1]			233
	Name <*Nm*>	[0..1]	Text		233
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	234
	Details <*Dtls*>	[0..*]			234
	Type <*Tp*>	[0..1]	Text		234
	Date <*Dt*>	[0..1]	Date		234
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	235
	Code <*Cd*>	[0..1]	Text		235
	Amount <*Amt*>	[0..1]	Amount	✓C1, ✓C11	235
	Information <*Inf*>	[0..*]	Text		236

7.1.15.5.17.15 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see TaxInformation8 on page 279 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		280
	Debtor <*Dbtr*>	[0..1]	±		280
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		280
	ReferenceNumber <*RefNb*>	[0..1]	Text		280
	Method <*Mtd*>	[0..1]	Text		280
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	281
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C1, ✓C11	281
	Date <*Dt*>	[0..1]	Date		282
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		282
	Record <*Rcrd*>	[0..*]	±		282

7.1.15.5.17.16 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 263 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		263
	RemittanceLocationDetails <*RmtLctnDtls*>	[0..*]	±		263

7.1.15.5.17.17 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 RemittanceInformation16 on page 264 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		264
	Structured <*Strd*>	[0..*]	±		264

7.1.15.5.17.18 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

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

7.1.15.6 CreditTransferTransaction34

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]	±		191
	Amount <*Amt*>	[1..1]	±		191
	ExchangeRateInformation <*XchgRateInf*>	[0..1]			192
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	✓C1	192
	ExchangeRate <*XchgRate*>	[0..1]	Rate		193
	RateType <*RateTp*>	[0..1]	CodeSet		193
	ContractIdentification <*CtrctId*>	[0..1]	Text		193
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		193
	ChequeInstruction <*ChqInstr*>	[0..1]	±	✓C15	194
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		195
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		195
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±		195
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		196
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±		196
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		196
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±		197
	CreditorAgent <*CdtrAgt*>	[0..1]	±		197
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		197
	Creditor <*Cdtr*>	[0..1]	±		198
	CreditorAccount <*CdtrAcct*>	[0..1]	±		198
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		198
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		199
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]	Text		199
	Purpose <*Purp*>	[0..1]	±		199
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		200
	Tax <*Tax*>	[0..1]	±		200
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		201
	RemittanceInformation <*RmtInf*>	[0..1]	±		201
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	201

Constraints

- **InstructionForCreditorAgentRule**

  (Rule)

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

  ```
  On Condition
      /InstructionForCreditorAgent[*]/Code is equal to value 'PayCreditorByCheque'
  Following Must be True
      /CreditorAccount Must be absent
  ```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00051

  – *Error Text:* Invalid message content for PayCreditorByCheque instruction for creditor agent.

- **IntermediaryAgent1AccountRule**

  (Rule)

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00052

  – *Error Text:* Invalid message content for intermediary agent 1 account.

- **IntermediaryAgent2AccountRule**

  (Rule)

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00053

  – *Error Text:* Invalid message content for intermediary agent 2 account.

- **IntermediaryAgent2Rule**

  (Rule)

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00056
- *Error Text:* Invalid message content for intermediary agent 2.

- **IntermediaryAgent3AccountRule**

  (Rule)

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00054
  - *Error Text:* Invalid message content for intermediary agent 3 account.

- **IntermediaryAgent3Rule**

  (Rule)

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00057
  - *Error Text:* Invalid message content for intermediary agent 3.

- **UltimateCreditorGuideline**

  (Guideline)

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  (Guideline)

  UltimateDebtor may only be present if different from Debtor.

7.1.15.6.1 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 108 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		108
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		108
	UETR <*UETR*>	[0..1]	IdentifierSet		108

7.1.15.6.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see PaymentTypeInformation26 on page 214 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		215
	ServiceLevel <*SvcLvl*>	[0..*]			215
{Or	Code <*Cd*>	[1..1]	CodeSet		215
Or}	Proprietary <*Prtry*>	[1..1]	Text		215
	LocalInstrument <*LclInstrm*>	[0..1]			216
{Or	Code <*Cd*>	[1..1]	CodeSet		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		216
	CategoryPurpose <*CtgyPurp*>	[0..1]			216
{Or	Code <*Cd*>	[1..1]	CodeSet		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		217

7.1.15.6.3 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 77 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <*InstdAmt*>	[1..1]	Amount	✓C1, ✓C11	77
Or}	EquivalentAmount <*EqvtAmt*>	[1..1]			78
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	78
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet	✓C1	79

7.1.15.6.4 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	✓C1	192
	ExchangeRate <*XchgRate*>	[0..1]	Rate		193
	RateType <*RateTp*>	[0..1]	CodeSet		193
	ContractIdentification <*CtrctId*>	[0..1]	Text		193

7.1.15.6.4.1 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: ✓C1 ActiveOrHistoricCurrency ✓

Datatype: ActiveOrHistoricCurrencyCode on page 294

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

– *Error Text:* Invalid currency code.

7.1.15.6.4.2 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 314

7.1.15.6.4.3 RateType <RateTp>

Presence: [0..1]

Definition: Specifies the type used to complete the currency exchange.

Datatype: ExchangeRateType1Code on page 299

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.

7.1.15.6.4.4 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 317

7.1.15.6.5 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 295

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.

CodeName	Name	Definition
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

7.1.15.6.6 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 Cheque11 on page 81 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChequeType <*ChqTp*>	[0..1]	CodeSet		82
	ChequeNumber <*ChqNb*>	[0..1]	Text		83
	ChequeFrom <*ChqFr*>	[0..1]			83
	Name <*Nm*>	[1..1]	Text		83
	Address <*Adr*>	[1..1]	±		83
	DeliveryMethod <*DlvryMtd*>	[0..1]			84
{Or	Code <*Cd*>	[1..1]	CodeSet		84
Or}	Proprietary <*Prtry*>	[1..1]	Text		85
	DeliverTo <*DlvrTo*>	[0..1]			85
	Name <*Nm*>	[1..1]	Text		85
	Address <*Adr*>	[1..1]	±		86
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		86
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		86
	FormsCode <*FrmsCd*>	[0..1]	Text		87
	MemoField <*MemoFld*>	[0..2]	Text		87
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		87
	PrintLocation <*PrtLctn*>	[0..1]	Text		87
	Signature <*Sgntr*>	[0..5]	Text		87

Constraints

- **ChequeMaturityDateRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00101
- *Error Text:* Invalid message content for cheque maturity date.

7.1.15.6.7 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.6.8 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.6.9 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

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

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.6.10 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.6.11 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

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

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.6.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.6.13 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

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

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.6.14 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.6.15 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.

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.6.16 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.6.17 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.

CreditorAccount <CdtrAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.6.18 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.6.19 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 InstructionForCreditorAgent1 on page 138 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Code <*Cd*>	[0..1]	CodeSet		138
	InstructionInformation <*InstrInf*>	[0..1]	Text		138

7.1.15.6.20 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

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

Datatype: Max140Text on page 315

7.1.15.6.21 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 109 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		109
Or}	Proprietary <*Prtry*>	[1..1]	Text		109

7.1.15.6.22 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see RegulatoryReporting3 on page 232 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <*DbtCdtRptgInd*>	[0..1]	CodeSet		233
	Authority <*Authrty*>	[0..1]			233
	Name <*Nm*>	[0..1]	Text		233
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	234
	Details <*Dtls*>	[0..*]			234
	Type <*Tp*>	[0..1]	Text		234
	Date <*Dt*>	[0..1]	Date		234
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	235
	Code <*Cd*>	[0..1]	Text		235
	Amount <*Amt*>	[0..1]	Amount	✓C1, ✓C11	235
	Information <*Inf*>	[0..*]	Text		236

7.1.15.6.23 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see TaxInformation8 on page 279 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		280
	Debtor <*Dbtr*>	[0..1]	±		280
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		280
	ReferenceNumber <*RefNb*>	[0..1]	Text		280
	Method <*Mtd*>	[0..1]	Text		280
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	281
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C1, ✓C11	281
	Date <*Dt*>	[0..1]	Date		282
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		282
	Record <*Rcrd*>	[0..*]	±		282

7.1.15.6.24 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 263 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		263
	RemittanceLocationDetails <*RmtLctnDtls*>	[0..*]	±		263

7.1.15.6.25 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 RemittanceInformation16 on page 264 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		264
	Structured <*Strd*>	[0..*]	±		264

7.1.15.6.26 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 SupplementaryDataRule

SupplementaryData <SplmtryData> contains the following elements (see SupplementaryData1 on page 130 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		130
	Envelope <*Envlp*>	[1..1]	(External Schema)		130

Constraints

- **SupplementaryDataRule**

  (Rule)

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

7.1.15.7 OriginalTransactionReference28

Definition: Key elements used to refer the original transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	✓C1, ✓C11	203
	Amount <*Amt*>	[0..1]	±		204
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		204
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		205
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		205
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		205
	SettlementInformation <*SttlmInf*>	[0..1]	±	✓C15, ✓C16, ✓C22, ✓C23, ✓C24, ✓C25, ✓C30, ✓C31	205
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		209
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		209
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±	✓C2, ✓C3	209
	RemittanceInformation <*RmtInf*>	[0..1]	±		211
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		211
	Debtor <*Dbtr*>	[0..1]	±		211
	DebtorAccount <*DbtrAcct*>	[0..1]	±		211
	DebtorAgent <*DbtrAgt*>	[0..1]	±		212
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		212
	CreditorAgent <*CdtrAgt*>	[0..1]	±		212
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		213
	Creditor <*Cdtr*>	[0..1]	±		213
	CreditorAccount <*CdtrAcct*>	[0..1]	±		213
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		214
	Purpose <*Purp*>	[0..1]	±		214

7.1.15.7.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.15.7.2 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 77 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <*InstdAmt*>	[1..1]	Amount	✓C1, ✓C11	77
Or}	EquivalentAmount <*EqvtAmt*>	[1..1]			78
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	78
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet	✓C1	79

7.1.15.7.3 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 310

7.1.15.7.4 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 310

7.1.15.7.5 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 88 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		88
Or}	DateTime <*DtTm*>	[1..1]	DateTime		88

7.1.15.7.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.15.7.7 SettlementInformation <SttlmInf>

Presence: [0..1]

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

Impacted by: ✓C15 InstructedReimbursementAgentAccountRule ✓, ✓C16 InstructingReimbursementAgentAccountRule ✓, ✓C22 SettlementMethodAgentRule ✓, ✓C23 SettlementMethodClearingRule ✓, ✓C24 SettlementMethodCoverAgentRule ✓, ✓C25

SettlementMethodCoverRule ✓, ✓C30 ThirdReimbursementAgentAccountRule ✓, ✓C31 ThirdReimbursementAgentRule ✓

SettlementInformation <SttlmInf> contains the following elements (see SettlementInstruction7 on page 266 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		269
	SettlementAccount <*SttlmAcct*>	[0..1]	±		270
	ClearingSystem <*ClrSys*>	[0..1]			270
{Or	Code <*Cd*>	[1..1]	CodeSet		270
Or}	Proprietary <*Prtry*>	[1..1]	Text		271
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		271
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±		271
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		271
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±		272
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		272
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±		272

Constraints

- **InstructedReimbursementAgentAccountRule**

  (Rule)

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00037

  – *Error Text:* Invalid message content for instructed reimbursement agent account.

- **InstructingReimbursementAgentAccountRule**

  (Rule)

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00038
- *Error Text:* Invalid message content for instructing reimbursement agent account.

- **SettlementMethodAgentRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00018
  - *Error Text:* Invalid message content for settlement method INGA or INDA.

- **SettlementMethodClearingRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00019
  - *Error Text:* Invalid message content for settlement method CLRG.

- **SettlementMethodCoverAgentRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00076
- *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

- **SettlementMethodCoverRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00075
  - *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

- **ThirdReimbursementAgentAccountRule**

  (Rule)

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00039
  - *Error Text:* Invalid message content for third reimbursement agent account.

- **ThirdReimbursementAgentRule**

  (Rule)

  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
```

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* X00040
  - *Error Text:* Invalid message content for third reimbursement agent.

7.1.15.7.8 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 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		220
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		220
	ServiceLevel <*SvcLvl*>	[0..*]			221
{Or	Code <*Cd*>	[1..1]	CodeSet		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221
	LocalInstrument <*LclInstrm*>	[0..1]			221
{Or	Code <*Cd*>	[1..1]	CodeSet		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221
	SequenceType <*SeqTp*>	[0..1]	CodeSet		222
	CategoryPurpose <*CtgyPurp*>	[0..1]			222
{Or	Code <*Cd*>	[1..1]	CodeSet		222
Or}	Proprietary <*Prtry*>	[1..1]	Text		222

7.1.15.7.9 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 307

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.

7.1.15.7.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see MandateRelatedInformation14 on page 95 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		96
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		96
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		96
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]	±		96
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		97
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		97
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		97
	Frequency <*Frqcy*>	[0..1]	±		97
	Reason <*Rsn*>	[0..1]			98
{Or	Code <*Cd*>	[1..1]	CodeSet		98
Or}	Proprietary <*Prtry*>	[1..1]	Text		98
	TrackingDays <*TrckgDays*>	[0..1]	Text		98

Constraints

- **AmendmentIndicatorFalseRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00013

  – *Error Text:* Invalid message content for false amendment indicator and details.

- **AmendmentIndicatorTrueRule**

  (Rule)

  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
```

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00012
- *Error Text:* Invalid message content for true amendment indicator and details.

7.1.15.7.11 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 RemittanceInformation16 on page 264 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		264
	Structured <*Strd*>	[0..*]	±		264

7.1.15.7.12 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 137 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		137
Or}	Agent <*Agt*>	[1..1]	±		137

7.1.15.7.13 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 137 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		137
Or}	Agent <*Agt*>	[1..1]	±		137

7.1.15.7.14 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.

DebtorAccount <DbtrAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.7.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.7.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.7.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see BranchAndFinancialInstitutionIdentification6 on page 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.15.7.18 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.

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.7.19 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 137 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		137
Or}	Agent <*Agt*>	[1..1]	±		137

7.1.15.7.20 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.

CreditorAccount <CdtrAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.15.7.21 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 137 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		137
Or}	Agent <*Agt*>	[1..1]	±		137

7.1.15.7.22 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 109 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		109
Or}	Proprietary <*Prtry*>	[1..1]	Text		109

7.1.16 Payment Type

7.1.16.1 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		215
	ServiceLevel <*SvcLvl*>	[0..*]			215
{Or	Code <*Cd*>	[1..1]	CodeSet		215
Or}	Proprietary <*Prtry*>	[1..1]	Text		215
	LocalInstrument <*LclInstrm*>	[0..1]			216
{Or	Code <*Cd*>	[1..1]	CodeSet		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		216
	CategoryPurpose <*CtgyPurp*>	[0..1]			216
{Or	Code <*Cd*>	[1..1]	CodeSet		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		217

7.1.16.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: Priority2Code on page 308

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

7.1.16.1.2 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		215
Or}	Proprietary <*Prtry*>	[1..1]	Text		215

7.1.16.1.2.1 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 304

7.1.16.1.2.2 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 317

7.1.16.1.3 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		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		216

7.1.16.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrument1Code on page 302

7.1.16.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.16.1.4 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		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		217

7.1.16.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCategoryPurpose1Code on page 301

7.1.16.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 317

7.1.16.2 PaymentTypeInformation29

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		217
	ServiceLevel <*SvcLvl*>	[0..*]			217
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	LocalInstrument <*LclInstrm*>	[0..1]			218
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	SequenceType <*SeqTp*>	[0..1]	CodeSet		218
	CategoryPurpose <*CtgyPurp*>	[0..1]			219
{Or	Code <*Cd*>	[1..1]	CodeSet		219
Or}	Proprietary <*Prtry*>	[1..1]	Text		219

7.1.16.2.1 InstructionPriority <InstrPrty>

Presence: [0..1]

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

Datatype: Priority2Code on page 308

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

7.1.16.2.2 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		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218

7.1.16.2.2.1 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 304

7.1.16.2.2.2 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 317

7.1.16.2.3 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		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218

7.1.16.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrument1Code on page 302

7.1.16.2.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.16.2.4 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: SequenceType3Code on page 309

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.

7.1.16.2.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		219
Or}	Proprietary <*Prtry*>	[1..1]	Text		219

7.1.16.2.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCategoryPurpose1Code on page 301

7.1.16.2.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 317

7.1.16.3 PaymentTypeInformation27

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		220
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		220
	ServiceLevel <*SvcLvl*>	[0..*]			221
{Or	Code <*Cd*>	[1..1]	CodeSet		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221
	LocalInstrument <*LclInstrm*>	[0..1]			221
{Or	Code <*Cd*>	[1..1]	CodeSet		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221
	SequenceType <*SeqTp*>	[0..1]	CodeSet		222
	CategoryPurpose <*CtgyPurp*>	[0..1]			222
{Or	Code <*Cd*>	[1..1]	CodeSet		222
Or}	Proprietary <*Prtry*>	[1..1]	Text		222

7.1.16.3.1 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 308

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

7.1.16.3.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: ClearingChannel2Code on page 297

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.

7.1.16.3.3 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		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221

7.1.16.3.3.1 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 304

7.1.16.3.3.2 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 317

7.1.16.3.4 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		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221

7.1.16.3.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalLocalInstrument1Code on page 302

7.1.16.3.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.16.3.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: SequenceType3Code on page 309

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.

7.1.16.3.6 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		222
Or}	Proprietary <*Prtry*>	[1..1]	Text		222

7.1.16.3.6.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalCategoryPurpose1Code on page 301

7.1.16.3.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: Max35Text on page 317

7.1.17 Person Identification

7.1.17.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			223
	BirthDate <*BirthDt*>	[1..1]	Date		223
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		223
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		224
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	✓C9	224
	Other <*Othr*>	[0..*]			224
	Identification <*Id*>	[1..1]	Text		224
	SchemeName <*SchmeNm*>	[0..1]			225
{Or	Code <*Cd*>	[1..1]	CodeSet		225
Or}	Proprietary <*Prtry*>	[1..1]	Text		225
	Issuer <*Issr*>	[0..1]	Text		225

7.1.17.1.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	BirthDate <*BirthDt*>	[1..1]	Date		223
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		223
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		224
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	✓C9	224

7.1.17.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ISODate on page 310

7.1.17.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: Max35Text on page 317

7.1.17.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: Max35Text on page 317

7.1.17.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: ✓C9 Country ✓

Datatype: CountryCode on page 298

Constraints

- **Country**

  (Rule)

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00004

  – *Error Text:* Invalid Country Code.

7.1.17.1.2 Other <Othr>

Presence: [0..*]

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

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		224
	SchemeName <*SchmeNm*>	[0..1]			225
{Or	Code <*Cd*>	[1..1]	CodeSet		225
Or}	Proprietary <*Prtry*>	[1..1]	Text		225
	Issuer <*Issr*>	[0..1]	Text		225

7.1.17.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: Max35Text on page 317

7.1.17.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		225
Or}	Proprietary <*Prtry*>	[1..1]	Text		225

7.1.17.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalPersonIdentification1Code on page 303

7.1.17.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.17.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: Max35Text on page 317

7.1.17.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		226
	Name <*Nm*>	[0..1]	Text		226
	PhoneNumber <*PhneNb*>	[0..1]	Text		226
	MobileNumber <*MobNb*>	[0..1]	Text		227
	FaxNumber <*FaxNb*>	[0..1]	Text		227
	EmailAddress <*EmailAdr*>	[0..1]	Text		227
	EmailPurpose <*EmailPurp*>	[0..1]	Text		227
	JobTitle <*JobTitl*>	[0..1]	Text		227
	Responsibility <*Rspnsblty*>	[0..1]	Text		227
	Department <*Dept*>	[0..1]	Text		227
	Other <*Othr*>	[0..*]			227
	ChannelType <*ChanlTp*>	[1..1]	Text		228
	Identification <*Id*>	[0..1]	Text		228
	PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		228

7.1.17.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: NamePrefix2Code on page 306

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).

7.1.17.2.2 Name <Nm>

Presence: [0..1]

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

Datatype: Max140Text on page 315

7.1.17.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: PhoneNumber on page 317

7.1.17.2.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: PhoneNumber on page 317

7.1.17.2.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: PhoneNumber on page 317

7.1.17.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: Max2048Text on page 316

7.1.17.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: Max35Text on page 317

7.1.17.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: Max35Text on page 317

7.1.17.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: Max35Text on page 317

7.1.17.2.10 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: Max70Text on page 317

7.1.17.2.11 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChannelType <*ChanlTp*>	[1..1]	Text		228
	Identification <*Id*>	[0..1]	Text		228

7.1.17.2.11.1 ChannelType <ChanlTp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: Max4Text on page 317

7.1.17.2.11.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: Max128Text on page 315

7.1.17.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: PreferredContactMethod1Code on page 307

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.

7.1.18 Postal Address

7.1.18.1 PostalAddress24

Definition: Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			229
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	±		230
	Department <*Dept*>	[0..1]	Text		230
	SubDepartment <*SubDept*>	[0..1]	Text		230
	StreetName <*StrtNm*>	[0..1]	Text		230
	BuildingNumber <*BldgNb*>	[0..1]	Text		230
	BuildingName <*BldgNm*>	[0..1]	Text		231
	Floor <*Flr*>	[0..1]	Text		231
	PostBox <*PstBx*>	[0..1]	Text		231
	Room <*Room*>	[0..1]	Text		231
	PostCode <*PstCd*>	[0..1]	Text		231
	TownName <*TwnNm*>	[0..1]	Text		231
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		231
	DistrictName <*DstrctNm*>	[0..1]	Text		231
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		232
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	232
	AddressLine <*AdrLine*>	[0..7]	Text		232

7.1.18.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	±		230

7.1.18.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: AddressType2Code on page 295

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.

7.1.18.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see GenericIdentification30 on page 107 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		107
	Issuer <*Issr*>	[1..1]	Text		108
	SchemeName <*SchmeNm*>	[0..1]	Text		108

7.1.18.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: Max70Text on page 317

7.1.18.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: Max70Text on page 317

7.1.18.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: Max70Text on page 317

7.1.18.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: Max16Text on page 316

7.1.18.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: Max35Text on page 317

7.1.18.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: Max70Text on page 317

7.1.18.1.8 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: Max16Text on page 316

7.1.18.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: Max70Text on page 317

7.1.18.1.10 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: Max16Text on page 316

7.1.18.1.11 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: Max35Text on page 317

7.1.18.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: Max35Text on page 317

7.1.18.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: Max35Text on page 317

7.1.18.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: Max35Text on page 317

7.1.18.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: ✓C9 Country ✓

Datatype: CountryCode on page 298

Constraints

- **Country**

  (Rule)

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00004
  - *Error Text:* Invalid Country Code.

7.1.18.1.16 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: Max70Text on page 317

7.1.19 Regulatory Reporting

7.1.19.1 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <*DbtCdtRptgInd*>	[0..1]	CodeSet		233
	Authority <*Authrty*>	[0..1]			233
	Name <*Nm*>	[0..1]	Text		233
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	234
	Details <*Dtls*>	[0..*]			234
	Type <*Tp*>	[0..1]	Text		234
	Date <*Dt*>	[0..1]	Date		234
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	235
	Code <*Cd*>	[0..1]	Text		235
	Amount <*Amt*>	[0..1]	Amount	✓C1, ✓C11	235
	Information <*Inf*>	[0..*]	Text		236

7.1.19.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Datatype: RegulatoryReportingType1Code on page 308

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.

7.1.19.1.2 Authority <Authrty>

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

Authority <Authrty> contains the following **RegulatoryAuthority2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		233
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	234

7.1.19.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: Max140Text on page 315

7.1.19.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Impacted by: ✓C9 Country ✓

Datatype: CountryCode on page 298

Constraints

- **Country**

  (Rule)

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00004

  – *Error Text:* Invalid Country Code.

7.1.19.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

Details <Dtls> contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		234
	Date <*Dt*>	[0..1]	Date		234
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	235
	Code <*Cd*>	[0..1]	Text		235
	Amount <*Amt*>	[0..1]	Amount	✓C1, ✓C11	235
	Information <*Inf*>	[0..*]	Text		236

7.1.19.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: Max35Text on page 317

7.1.19.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: ISODate on page 310

7.1.19.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: ✓C9 Country ✓

Datatype: CountryCode on page 298

Constraints

- **Country**

  (Rule)

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00004

  – *Error Text:* Invalid Country Code.

7.1.19.1.3.4 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: Max10Text on page 315

7.1.19.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

– *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.19.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: Max35Text on page 317

7.1.20 Remittance

7.1.20.1 StructuredRemittanceInformation16

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..*]			238
	Type <*Tp*>	[0..1]			240
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	Text		241
	Issuer <*Issr*>	[0..1]	Text		241
	Number <*Nb*>	[0..1]	Text		242
	RelatedDate <*RltdDt*>	[0..1]	Date		242
	LineDetails <*LineDtls*>	[0..*]			242
	Identification <*Id*>	[1..*]			244
	Type <*Tp*>	[0..1]			244
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			244
{Or	Code <*Cd*>	[1..1]	CodeSet		244
Or}	Proprietary <*Prtry*>	[1..1]	Text		245
	Issuer <*Issr*>	[0..1]	Text		245
	Number <*Nb*>	[0..1]	Text		245
	RelatedDate <*RltdDt*>	[0..1]	Date		245
	Description <*Desc*>	[0..1]	Text		245
	Amount <*Amt*>	[0..1]			245
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	✓C1, ✓C11	246
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			247
	Type <*Tp*>	[0..1]			247
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		248
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	248
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	✓C1, ✓C11	248
	TaxAmount <*TaxAmt*>	[0..*]			249
	Type <*Tp*>	[0..1]			249
{Or	Code <*Cd*>	[1..1]	CodeSet		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	250
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			251
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	251
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		252
	Reason <*Rsn*>	[0..1]	Text		252
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		252
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	252
	ReferredDocumentAmount <*RfrdDocAmt*>	[0..1]	±		253
	CreditorReferenceInformation <*CdtrRefInf*>	[0..1]	±		254
	Invoicer <*Invcr*>	[0..1]	±		255
	Invoicee <*Invcee*>	[0..1]	±		255
	TaxRemittance <*TaxRmt*>	[0..1]	±		256
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]	±		256
	AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		257

7.1.20.1.1 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]			240
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	Text		241
	Issuer <*Issr*>	[0..1]	Text		241
	Number <*Nb*>	[0..1]	Text		242
	RelatedDate <*RltdDt*>	[0..1]	Date		242
	LineDetails <*LineDtls*>	[0..*]			242
	Identification <*Id*>	[1..*]			244
	Type <*Tp*>	[0..1]			244
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			244
{Or	Code <*Cd*>	[1..1]	CodeSet		244
Or}	Proprietary <*Prtry*>	[1..1]	Text		245
	Issuer <*Issr*>	[0..1]	Text		245
	Number <*Nb*>	[0..1]	Text		245
	RelatedDate <*RltdDt*>	[0..1]	Date		245
	Description <*Desc*>	[0..1]	Text		245
	Amount <*Amt*>	[0..1]			245
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	✓C1, ✓C11	246
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			247
	Type <*Tp*>	[0..1]			247
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		248
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	248
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	✓C1, ✓C11	248
	TaxAmount <*TaxAmt*>	[0..*]			249
	Type <*Tp*>	[0..1]			249
{Or	Code <*Cd*>	[1..1]	CodeSet		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	250
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			251
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	251
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		252
	Reason <*Rsn*>	[0..1]	Text		252
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		252
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	252

7.1.20.1.1.1 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]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	Text		241
	Issuer <*Issr*>	[0..1]	Text		241

7.1.20.1.1.1.1 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		240
Or}	Proprietary <*Prtry*>	[1..1]	Text		241

7.1.20.1.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: DocumentType6Code on page 299

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.

7.1.20.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: Max35Text on page 317

7.1.20.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: Max35Text on page 317

7.1.20.1.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: Max35Text on page 317

7.1.20.1.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: ISODate on page 310

7.1.20.1.1.4 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..*]			244
	Type <*Tp*>	[0..1]			244
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			244
{Or	Code <*Cd*>	[1..1]	CodeSet		244
Or}	Proprietary <*Prtry*>	[1..1]	Text		245
	Issuer <*Issr*>	[0..1]	Text		245
	Number <*Nb*>	[0..1]	Text		245
	RelatedDate <*RltdDt*>	[0..1]	Date		245
	Description <*Desc*>	[0..1]	Text		245
	Amount <*Amt*>	[0..1]			245
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	✓C1, ✓C11	246
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			247
	Type <*Tp*>	[0..1]			247
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		248
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	248
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	✓C1, ✓C11	248
	TaxAmount <*TaxAmt*>	[0..*]			249
	Type <*Tp*>	[0..1]			249
{Or	Code <*Cd*>	[1..1]	CodeSet		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	250
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			251
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	251
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		252
	Reason <*Rsn*>	[0..1]	Text		252
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		252
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	252

7.1.20.1.1.4.1 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]			244
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			244
{Or	Code <*Cd*>	[1..1]	CodeSet		244
Or}	Proprietary <*Prtry*>	[1..1]	Text		245
	Issuer <*Issr*>	[0..1]	Text		245
	Number <*Nb*>	[0..1]	Text		245
	RelatedDate <*RltdDt*>	[0..1]	Date		245

7.1.20.1.1.4.1.1 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]			244
{Or	Code <*Cd*>	[1..1]	CodeSet		244
Or}	Proprietary <*Prtry*>	[1..1]	Text		245
	Issuer <*Issr*>	[0..1]	Text		245

7.1.20.1.1.4.1.1.1 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		244
Or}	Proprietary <*Prtry*>	[1..1]	Text		245

7.1.20.1.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: ExternalDocumentLineType1Code on page 301

7.1.20.1.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: Max35Text on page 317

7.1.20.1.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: Max35Text on page 317

7.1.20.1.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: Max35Text on page 317

7.1.20.1.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: ISODate on page 310

7.1.20.1.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: Max2048Text on page 316

7.1.20.1.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Amount <Amt> contains the following **RemittanceAmount3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	✓C1, ✓C11	246
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			247
	Type <*Tp*>	[0..1]			247
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		248
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	248
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	✓C1, ✓C11	248
	TaxAmount <*TaxAmt*>	[0..*]			249
	Type <*Tp*>	[0..1]			249
{Or	Code <*Cd*>	[1..1]	CodeSet		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	250
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			251
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	251
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		252
	Reason <*Rsn*>	[0..1]	Text		252
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		252
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	252

7.1.20.1.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.20.1.1.4.3.2 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]			247
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		248
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	248

7.1.20.1.1.4.3.2.1 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		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		248

7.1.20.1.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalDiscountAmountType1Code on page 301

7.1.20.1.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.20.1.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.20.1.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.20.1.1.4.3.4 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]			249
{Or	Code <*Cd*>	[1..1]	CodeSet		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	250

7.1.20.1.1.4.3.4.1 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		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250

7.1.20.1.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalTaxAmountType1Code on page 305

7.1.20.1.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.20.1.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

7.1.20.1.1.4.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	251
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		252
	Reason <*Rsn*>	[0..1]	Text		252
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		252

7.1.20.1.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00006
  - *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

7.1.20.1.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: CreditDebitCode on page 298

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

7.1.20.1.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: Max4Text on page 317

7.1.20.1.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: Max140Text on page 315

7.1.20.1.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00006

- *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.20.1.2 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 122 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	✓C1, ✓C11	122
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			123
	Type <*Tp*>	[0..1]			123
{Or	Code <*Cd*>	[1..1]	CodeSet		124
Or}	Proprietary <*Prtry*>	[1..1]	Text		124
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	124
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	✓C1, ✓C11	125
	TaxAmount <*TaxAmt*>	[0..*]			125
	Type <*Tp*>	[0..1]			126
{Or	Code <*Cd*>	[1..1]	CodeSet		126
Or}	Proprietary <*Prtry*>	[1..1]	Text		126
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	126
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			127
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	127
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		128
	Reason <*Rsn*>	[0..1]	Text		128
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		128
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	128

7.1.20.1.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

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

CreditorReferenceInformation <CdtrRefInf> contains the following elements (see CreditorReferenceInformation2 on page 99 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			99
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			99
{Or	Code <*Cd*>	[1..1]	CodeSet		99
Or}	Proprietary <*Prtry*>	[1..1]	Text		100
	Issuer <*Issr*>	[0..1]	Text		100
	Reference <*Ref*>	[0..1]	Text		100

7.1.20.1.4 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.20.1.5 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.20.1.6 TaxRemittance <TaxRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

TaxRemittance <TaxRmt> contains the following elements (see TaxInformation7 on page 275 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		275
	Debtor <*Dbtr*>	[0..1]	±		275
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		276
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		276
	ReferenceNumber <*RefNb*>	[0..1]	Text		276
	Method <*Mtd*>	[0..1]	Text		276
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	277
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C1, ✓C11	277
	Date <*Dt*>	[0..1]	Date		278
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		278
	Record <*Rcrd*>	[0..*]	±		278

7.1.20.1.7 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 257 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]			258
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			258
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		259
	Issuer <*Issr*>	[0..1]	Text		259
	Garnishee <*Grnshee*>	[0..1]	±		259
	GarnishmentAdministrator <*GrnshmtAdmstr*>	[0..1]	±		259
	ReferenceNumber <*RefNb*>	[0..1]	Text		260
	Date <*Dt*>	[0..1]	Date		260
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	260
	FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*>	[0..1]	Indicator		261
	EmployeeTerminationIndicator <*MplyeeTermntnInd*>	[0..1]	Indicator		261

7.1.20.1.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: Max140Text on page 315

7.1.20.2 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]			258
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			258
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		259
	Issuer <*Issr*>	[0..1]	Text		259
	Garnishee <*Grnshee*>	[0..1]	±		259
	GarnishmentAdministrator <*GrnshmtAdmstr*>	[0..1]	±		259
	ReferenceNumber <*RefNb*>	[0..1]	Text		260
	Date <*Dt*>	[0..1]	Date		260
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	260
	FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*>	[0..1]	Indicator		261
	EmployeeTerminationIndicator <*MplyeeTermntnInd*>	[0..1]	Indicator		261

7.1.20.2.1 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]			258
{Or	Code <*Cd*>	[1..1]	CodeSet		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		259
	Issuer <*Issr*>	[0..1]	Text		259

7.1.20.2.1.1 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		258
Or}	Proprietary <*Prtry*>	[1..1]	Text		259

7.1.20.2.1.1.1 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 302

7.1.20.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: Max35Text on page 317

7.1.20.2.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: Max35Text on page 317

7.1.20.2.2 Garnishee <Grnshee>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

Garnishee <Grnshee> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.20.2.3 GarnishmentAdministrator <GrnshmtAdmstr>

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

GarnishmentAdministrator <GrnshmtAdmstr> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.20.2.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: Max140Text on page 315

7.1.20.2.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: ISODate on page 310

7.1.20.2.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

7.1.20.2.7 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 313):

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

7.1.20.2.8 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 313):

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

7.1.20.3 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Method <*Mtd*>	[1..1]	CodeSet		261
	ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		262
	PostalAddress <*PstlAdr*>	[0..1]			262
	Name <*Nm*>	[1..1]	Text		262
	Address <*Adr*>	[1..1]	±		262

7.1.20.3.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: RemittanceLocationMethod2Code on page 308

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).

7.1.20.3.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: Max2048Text on page 316

7.1.20.3.3 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		262
	Address <*Adr*>	[1..1]	±		262

7.1.20.3.3.1 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 315

7.1.20.3.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see PostalAddress24 on page 228 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			229
{Or	Code <*Cd*>	[1..1]	CodeSet		229
Or}	Proprietary <*Prtry*>	[1..1]	±		230
	Department <*Dept*>	[0..1]	Text		230
	SubDepartment <*SubDept*>	[0..1]	Text		230
	StreetName <*StrtNm*>	[0..1]	Text		230
	BuildingNumber <*BldgNb*>	[0..1]	Text		230
	BuildingName <*BldgNm*>	[0..1]	Text		231
	Floor <*Flr*>	[0..1]	Text		231
	PostBox <*PstBx*>	[0..1]	Text		231
	Room <*Room*>	[0..1]	Text		231
	PostCode <*PstCd*>	[0..1]	Text		231
	TownName <*TwnNm*>	[0..1]	Text		231
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		231
	DistrictName <*DstrctNm*>	[0..1]	Text		231
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		232
	Country <*Ctry*>	[0..1]	CodeSet	✓C9	232
	AddressLine <*AdrLine*>	[0..7]	Text		232

7.1.20.4 RemittanceLocation7

Definition: Provides information on the remittance advice.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		263
	RemittanceLocationDetails <*RmtLctnDtls*>	[0..*]	±		263

7.1.20.4.1 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 317

7.1.20.4.2 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 261 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Method <*Mtd*>	[1..1]	CodeSet		261
	ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		262
	PostalAddress <*PstlAdr*>	[0..1]			262
	Name <*Nm*>	[1..1]	Text		262
	Address <*Adr*>	[1..1]	±		262

7.1.20.5 RemittanceInformation16

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		264
	Structured <*Strd*>	[0..*]	±		264

7.1.20.5.1 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 315

7.1.20.5.2 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 StructuredRemittanceInformation16 on page 236 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <*RfrdDocInf*>	[0..*]			238
	Type <*Tp*>	[0..1]			240
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			240
{Or	Code <*Cd*>	[1..1]	CodeSet		240
Or}	Proprietary <*Prtry*>	[1..1]	Text		241
	Issuer <*Issr*>	[0..1]	Text		241
	Number <*Nb*>	[0..1]	Text		242
	RelatedDate <*RltdDt*>	[0..1]	Date		242
	LineDetails <*LineDtls*>	[0..*]			242
	Identification <*Id*>	[1..*]			244
	Type <*Tp*>	[0..1]			244
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			244
{Or	Code <*Cd*>	[1..1]	CodeSet		244
Or}	Proprietary <*Prtry*>	[1..1]	Text		245
	Issuer <*Issr*>	[0..1]	Text		245
	Number <*Nb*>	[0..1]	Text		245
	RelatedDate <*RltdDt*>	[0..1]	Date		245
	Description <*Desc*>	[0..1]	Text		245
	Amount <*Amt*>	[0..1]			245
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	✓C1, ✓C11	246
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			247
	Type <*Tp*>	[0..1]			247
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		248
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	248
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	✓C1, ✓C11	248
	TaxAmount <*TaxAmt*>	[0..*]			249
	Type <*Tp*>	[0..1]			249
{Or	Code <*Cd*>	[1..1]	CodeSet		250

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <*Prtry*>	[1..1]	Text		250
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	250
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			251
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	251
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		252
	Reason <*Rsn*>	[0..1]	Text		252
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		252
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	✓C1, ✓C11	252
	ReferredDocumentAmount <*RfrdDocAmt*>	[0..1]	±		253
	CreditorReferenceInformation <*CdtrRefInf*>	[0..1]	±		254
	Invoicer <*Invcr*>	[0..1]	±		255
	Invoicee <*Invcee*>	[0..1]	±		255
	TaxRemittance <*TaxRmt*>	[0..1]	±		256
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]	±		256
	AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		257

7.1.21 Settlement Instruction

7.1.21.1 SettlementInstruction7

Definition: Provides further details on the settlement of the instruction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		269
	SettlementAccount <*SttlmAcct*>	[0..1]	±		270
	ClearingSystem <*ClrSys*>	[0..1]			270
{Or	Code <*Cd*>	[1..1]	CodeSet		270
Or}	Proprietary <*Prtry*>	[1..1]	Text		271
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		271
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±		271
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		271
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±		272
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		272
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±		272

Constraints

- **InstructedReimbursementAgentAccountRule**

  (Rule)

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00037

  – *Error Text:* Invalid message content for instructed reimbursement agent account.

- **InstructingReimbursementAgentAccountRule**

  (Rule)

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00038

– *Error Text:* Invalid message content for instructing reimbursement agent account.

- **SettlementMethodAgentRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00018

  – *Error Text:* Invalid message content for settlement method INGA or INDA.

- **SettlementMethodClearingRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00019

  – *Error Text:* Invalid message content for settlement method CLRG.

- **SettlementMethodCoverAgentRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00076

– *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

- **SettlementMethodCoverRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00075

  – *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

- **ThirdReimbursementAgentAccountRule**

  (Rule)

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00039

  – *Error Text:* Invalid message content for third reimbursement agent account.

- **ThirdReimbursementAgentRule**

  (Rule)

  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
```

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* X00040

  – *Error Text:* Invalid message content for third reimbursement agent.

7.1.21.1.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: SettlementMethod1Code on page 309

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.

7.1.21.1.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

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

SettlementAccount <SttlmAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.21.1.3 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		270
Or}	Proprietary <*Prtry*>	[1..1]	Text		271

7.1.21.1.3.1 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 300

7.1.21.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: Max35Text on page 317

7.1.21.1.4 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.21.1.5 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.

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.21.1.6 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.21.1.7 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.

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.21.1.8 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 105 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		105
	BranchIdentification <*BrnchId*>	[0..1]	±		106

7.1.21.1.9 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.

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see CashAccount38 on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		74
	Type <*Tp*>	[0..1]	±		75
	Currency <*Ccy*>	[0..1]	CodeSet	✓C1	75
	Name <*Nm*>	[0..1]	Text		75
	Proxy <*Prxy*>	[0..1]	±		76

7.1.22 Status

7.1.22.1 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]	±		273
	Reason <*Rsn*>	[0..1]			273
{Or	Code <*Cd*>	[1..1]	CodeSet		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		274

7.1.22.1.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see PartyIdentification135 on page 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		133
	PostalAddress <*PstlAdr*>	[0..1]	±		133
	Identification <*Id*>	[0..1]	±		134
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	✓C9	134
	ContactDetails <*CtctDtls*>	[0..1]	±		135

7.1.22.1.2 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		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274

7.1.22.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ExternalReversalReason1Code on page 304

7.1.22.1.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: Max35Text on page 317

7.1.22.1.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: Max105Text on page 315

7.1.23 System Identification

7.1.23.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274

7.1.23.1.1 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 301

7.1.23.1.2 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 317

7.1.24 Tax

7.1.24.1 TaxInformation7

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]	±		275
	Debtor <*Dbtr*>	[0..1]	±		275
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		276
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		276
	ReferenceNumber <*RefNb*>	[0..1]	Text		276
	Method <*Mtd*>	[0..1]	Text		276
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	277
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C1, ✓C11	277
	Date <*Dt*>	[0..1]	Date		278
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		278
	Record <*Rcrd*>	[0..*]	±		278

7.1.24.1.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see TaxParty1 on page 291 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		291
	RegistrationIdentification <*RegnId*>	[0..1]	Text		291
	TaxType <*TaxTp*>	[0..1]	Text		291

7.1.24.1.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Identifies the party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see TaxParty2 on page 290 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		290
	RegistrationIdentification <*RegnId*>	[0..1]	Text		290
	TaxType <*TaxTp*>	[0..1]	Text		290
	Authorisation <*Authstn*>	[0..1]			290
	Title <*Titl*>	[0..1]	Text		291
	Name <*Nm*>	[0..1]	Text		291

7.1.24.1.3 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 290 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		290
	RegistrationIdentification <*RegnId*>	[0..1]	Text		290
	TaxType <*TaxTp*>	[0..1]	Text		290
	Authorisation <*Authstn*>	[0..1]			290
	Title <*Titl*>	[0..1]	Text		291
	Name <*Nm*>	[0..1]	Text		291

7.1.24.1.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: Max35Text on page 317

7.1.24.1.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: Max140Text on page 315

7.1.24.1.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: Max35Text on page 317

7.1.24.1.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00006
  - *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.24.1.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.24.1.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ISODate on page 310

7.1.24.1.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: Number on page 313

7.1.24.1.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see TaxRecord2 on page 284 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		285
	Category <*Ctgy*>	[0..1]	Text		285
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		285
	DebtorStatus <*DbtrSts*>	[0..1]	Text		285
	CertificateIdentification <*CertId*>	[0..1]	Text		286
	FormsCode <*FrmsCd*>	[0..1]	Text		286
	Period <*Prd*>	[0..1]	±		286
	TaxAmount <*TaxAmt*>	[0..1]			286
	Rate <*Rate*>	[0..1]	Rate		286
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	286
	TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C1, ✓C11	287
	Details <*Dtls*>	[0..*]	±		288
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		288

7.1.24.2 TaxInformation8

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]	±		280
	Debtor <*Dbtr*>	[0..1]	±		280
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		280
	ReferenceNumber <*RefNb*>	[0..1]	Text		280
	Method <*Mtd*>	[0..1]	Text		280
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	281
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	✓C1, ✓C11	281
	Date <*Dt*>	[0..1]	Date		282
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		282
	Record <*Rcrd*>	[0..*]	±		282

7.1.24.2.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see TaxParty1 on page 291 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		291
	RegistrationIdentification <*RegnId*>	[0..1]	Text		291
	TaxType <*TaxTp*>	[0..1]	Text		291

7.1.24.2.2 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 290 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		290
	RegistrationIdentification <*RegnId*>	[0..1]	Text		290
	TaxType <*TaxTp*>	[0..1]	Text		290
	Authorisation <*Authstn*>	[0..1]			290
	Title <*Titl*>	[0..1]	Text		291
	Name <*Nm*>	[0..1]	Text		291

7.1.24.2.3 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: Max35Text on page 317

7.1.24.2.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: Max140Text on page 315

7.1.24.2.5 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: Max35Text on page 317

7.1.24.2.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00006
  - *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.24.2.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00007
  - *Error Text:* Invalid currency code or too many decimal digits.

7.1.24.2.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ISODate on page 310

7.1.24.2.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: Number on page 313

7.1.24.2.10 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see TaxRecord2 on page 284 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		285
	Category <*Ctgy*>	[0..1]	Text		285
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		285
	DebtorStatus <*DbtrSts*>	[0..1]	Text		285
	CertificateIdentification <*CertId*>	[0..1]	Text		286
	FormsCode <*FrmsCd*>	[0..1]	Text		286
	Period <*Prd*>	[0..1]	±		286
	TaxAmount <*TaxAmt*>	[0..1]			286
	Rate <*Rate*>	[0..1]	Rate		286
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	286
	TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C1, ✓C11	287
	Details <*Dtls*>	[0..*]	±		288
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		288

7.1.24.3 TaxRecordDetails2

Definition: Provides information on the individual tax amount(s) per period of the tax record.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]	±		283
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	284

7.1.24.3.1 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 TaxPeriod2 on page 288 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Date		288
	Type <*Tp*>	[0..1]	CodeSet		289
	FromToDate <*FrToDt*>	[0..1]	±		289

7.1.24.3.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.24.4 TaxRecord2

Definition: Set of elements used to define the tax record.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		285
	Category <*Ctgy*>	[0..1]	Text		285
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		285
	DebtorStatus <*DbtrSts*>	[0..1]	Text		285
	CertificateIdentification <*CertId*>	[0..1]	Text		286
	FormsCode <*FrmsCd*>	[0..1]	Text		286
	Period <*Prd*>	[0..1]	±		286
	TaxAmount <*TaxAmt*>	[0..1]			286
	Rate <*Rate*>	[0..1]	Rate		286
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	286
	TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C1, ✓C11	287
	Details <*Dtls*>	[0..*]	±		288
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		288

7.1.24.4.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: Max35Text on page 317

7.1.24.4.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: Max35Text on page 317

7.1.24.4.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: Max35Text on page 317

7.1.24.4.4 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 317

7.1.24.4.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: Max35Text on page 317

7.1.24.4.6 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 317

7.1.24.4.7 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 TaxPeriod2 on page 288 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Date		288
	Type <*Tp*>	[0..1]	CodeSet		289
	FromToDate <*FrToDt*>	[0..1]	±		289

7.1.24.4.8 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 **TaxAmount2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		286
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	✓C1, ✓C11	286
	TotalAmount <*TtlAmt*>	[0..1]	Amount	✓C1, ✓C11	287
	Details <*Dtls*>	[0..*]	±		288

7.1.24.4.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: PercentageRate on page 314

7.1.24.4.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.24.4.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: ✓C1 ActiveOrHistoricCurrency ✓, ✓C11 CurrencyAmount ✓

Datatype: ActiveOrHistoricCurrencyAndAmount on page 293

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

– *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.1.24.4.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following elements (see TaxRecordDetails2 on page 283 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]	±		283
	Amount <*Amt*>	[1..1]	Amount	✓C1, ✓C11	284

7.1.24.4.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: Max140Text on page 315

7.1.24.5 TaxPeriod2

Definition: Period of time details related to the tax payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Date		288
	Type <*Tp*>	[0..1]	CodeSet		289
	FromToDate <*FrToDt*>	[0..1]	±		289

7.1.24.5.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ISODate on page 310

7.1.24.5.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: TaxRecordPeriod1Code on page 309

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

7.1.24.5.3 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 87 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		87
	ToDate <*ToDt*>	[1..1]	Date		88

7.1.24.6 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		290
	RegistrationIdentification <*RegnId*>	[0..1]	Text		290
	TaxType <*TaxTp*>	[0..1]	Text		290
	Authorisation <*Authstn*>	[0..1]			290
	Title <*Titl*>	[0..1]	Text		291
	Name <*Nm*>	[0..1]	Text		291

7.1.24.6.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: Max35Text on page 317

7.1.24.6.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: Max35Text on page 317

7.1.24.6.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: Max35Text on page 317

7.1.24.6.4 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		291
	Name <*Nm*>	[0..1]	Text		291

7.1.24.6.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: Max35Text on page 317

7.1.24.6.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: Max140Text on page 315

7.1.24.7 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		291
	RegistrationIdentification <*RegnId*>	[0..1]	Text		291
	TaxType <*TaxTp*>	[0..1]	Text		291

7.1.24.7.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: Max35Text on page 317

7.1.24.7.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: Max35Text on page 317

7.1.24.7.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: Max35Text on page 317

7.2 Message Datatypes

7.2.1 Amount

7.2.1.1 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 294

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00005

  – *Error Text:* Invalid currency code

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.2.1.2 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 294

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00006

  – *Error Text:* Invalid currency code.

- **CurrencyAmount**

  (Rule)

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

  Note: The decimal separator is a dot.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00007

  – *Error Text:* Invalid currency code or too many decimal digits.

7.2.2 CodeSet

7.2.2.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Constraints

- **ActiveCurrency**

  (Rule)

  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.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00005
  - *Error Text:* Invalid currency code

7.2.2.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

  (Rule)

  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.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

7.2.2.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
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.

7.2.2.4 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

7.2.2.5 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

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

7.2.2.6 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

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

7.2.2.7 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.

7.2.2.8 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.

7.2.2.9 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern	[A-Z]{2,2}

Constraints

- **Country**

  (Rule)

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

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00004

  – *Error Text:* Invalid Country Code.

7.2.2.10 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

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

7.2.2.11 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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

CodeName	Name	Definition
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

7.2.2.12 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
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.

7.2.2.13 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.

7.2.2.14 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

7.2.2.15 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

7.2.2.16 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

7.2.2.17 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

7.2.2.18 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

7.2.2.19 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

7.2.2.20 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.21 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.22 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.23 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

7.2.2.24 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.25 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.26 ExternalPaymentGroupStatus1Code

Definition: Specifies the status of a group of payment instructions, as published in an external payment group status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.27 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.28 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.29 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.30 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

7.2.2.31 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

7.2.2.32 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

7.2.2.33 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

7.2.2.34 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

7.2.2.35 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.

CodeName	Name	Definition
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.

7.2.2.36 Instruction3Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/ claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/ claimant by the most efficient means of telecommunication.

7.2.2.37 NamePrefix2Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

7.2.2.38 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.

7.2.2.39 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.

7.2.2.40 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

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

7.2.2.41 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.

7.2.2.42 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.

7.2.2.43 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

7.2.2.44 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

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

7.2.2.45 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

7.2.2.46 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

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

7.2.2.47 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.

CodeName	Name	Definition
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

7.2.3 Date

7.2.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

7.2.4 DateTime

7.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-

DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

7.2.5 IdentifierSet

7.2.5.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

  (Rule)

  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.

  Error handling:

  – *Error severity:* Fatal

  – *Error Code:* D00008

  – *Error Text:* Invalid BIC.

7.2.5.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

  (Rule)

  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.

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00001
  - *Error Text:* Invalid FI BIC.

7.2.5.3 IBAN2007Identifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616: 2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

  (Rule)

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

  Error handling:

  - *Error severity:* Fatal
  - *Error Code:* D00003
  - *Error Text:* Invalid IBAN format or invalid check digits.

7.2.5.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern	[A-Z0-9]{18,18}[0-9]{2,2}

7.2.5.5 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}

7.2.6 Indicator

7.2.6.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

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

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

7.2.6.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

7.2.7 Quantity

7.2.7.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

7.2.7.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

7.2.8 Rate

7.2.8.1 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

7.2.8.2 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

7.2.9 Text

7.2.9.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}

7.2.9.2 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}

7.2.9.3 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

7.2.9.4 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

7.2.9.5 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

7.2.9.6 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

7.2.9.7 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

7.2.9.8 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

7.2.9.9 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

7.2.9.10 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

7.2.9.11 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

7.2.9.12 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

7.2.9.13 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

7.2.9.14 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

7.2.9.15 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

7.2.9.16 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}

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