Usage Guideline

CorporatetoBankCustomerCreditTransferInitiationV07_pain.001.001.07

Corporate to Bank Messages Portfolio - Draft - January 31, 2017

This document describes a usage guideline restricting the base message **MX pain.001.001.07**. You can also consult this information online.

Published by Payments Canada and generated by MyStandards.

30 January 2017

Table of Contents

Message Functionality 3

1 Restriction summary 5

2 Structure 6

3 Rules 8

4 Message Building Blocks 9

5 Message Components 12

6 Message Datatypes 159

Legal Notices 195

Message Functionality

Overview

```
**The following DRAFT messages are made available in support of the CPA's ISO 20022
 Payment Standards Initiative for general information only. Due to the draft nature
 of these messages, they should not be relied upon for system development or any oth
er purpose. The CPA accepts no responsibility for any consequences arising from the
 use of the draft messages. All drafts are subject to change without notice.**

These messages was defined to align with CGI-MP Usage Guidelines.

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 ac
count 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 Customer
CreditTransferInitiation 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 pay
ments 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.
```

Usage Guideline Description

The following DRAFT messages are made available in support of the CPA's ISO 20022 Payment Standards Initiative for general information only. Due to the draft nature of these messages, they should not be relied upon for system development or any other purpose. The CPA accepts no responsibility for any consequences arising from the use of the draft messages. All drafts are subject to change without notice.

These messages was defined to align with CGI-MP Usage Guidelines.

Outline

The Corporate to Bank Messages Portfolio - Draft - January 31, 2017 / CorporatetoBankCustomerCreditTransferInitiationV07_pain.001.001.07 message is composed of 3 building blocks

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.

1 Restriction summary

This Usage Guideline restricts the pain.001.001.07 message.

Restriction Type	See page
Removed elements	8, 11, 13, 13, 13, 18, 18, 19, 23, 23, 23, 23, 23, 23, 25, 25, 32, 32, 32, 34, 35, 35, 36, 36, 37, 38, 38, 38, 39, 39, 41, 41, 42, 42, 42, 45, 45, 46, 47, 47, 48, 48, 49, 50, 52, 52, 53, 53, 54, 56, 71, 71, 71, 71, 71, 71, 72, 72, 72, 73, 73, 73, 79, 79, 79, 79, 79, 80, 81, 81, 81, 81, 87, 100, 101, 101, 103, 105, 105, 106, 110, 112, 134, 165, 166, 187, 187, 191, 191
Make mandatory	43, 49, 50, 51, 98, 109, 117, 117
Reduce Multiplicity	55, 132, 132, 138
Ignore	n.a.
Text rules	25, 44, 82, 83, 85, 114
Conditional rules	n.a.
Fixed values	n.a.
Truncates	n.a.
Comments	25, 25, 86
Annotations	n.a.
Changed datatypes	n.a.
Extensions	n.a.
Synonyms	25, 25, 35, 36, 37, 44, 49, 51, 83, 85, 86, 103, 110, 111

2 Structure

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CustomerCreditTransferInitiationV07	*<CstmrCdtTrfInitn>*		[1..1]		
	GroupHeader	*<GrpHdr>*		[1..1]		9
	MessageIdentification	*<MsgId>*		[1..1]	⚠	85
	CreationDateTime	*<CreDtTm>*		[1..1]	⚠	85
	Authorisation	*<Authstn>*		[0..2]		86
	NumberOfTransactions	*<NbOfTxs>*		[1..1]		86
	ControlSum	*<CtrlSum>*		[0..1]		86
	InitiatingParty	*<InitgPty>*		[1..1]		86
	ForwardingAgent	*<FwdgAgt>*		[0..1]	⛔	87
	PaymentInformation	*<PmtInf>*		[1..*]		9
	PaymentInformationIdentification	*<PmtInfId>*		[1..1]		108
	PaymentMethod	*<PmtMtd>*		[1..1]		108
	BatchBooking	*<BtchBookg>*		[0..1]		108
	NumberOfTransactions	*<NbOfTxs>*		[0..1]		108
	ControlSum	*<CtrlSum>*		[0..1]		109
	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	M	109
	RequestedExecutionDate	*<ReqdExctnDt>*		[1..1]	⚠	109
	PoolingAdjustmentDate	*<PoolgAdjstmntDt>*		[0..1]	⛔	110
	Debtor	*<Dbtr>*		[1..1]		110
	DebtorAccount	*<DbtrAcct>*		[1..1]		110
	DebtorAgent	*<DbtrAgt>*		[1..1]	⚠	111
	DebtorAgentAccount	*<DbtrAgtAcct>*		[0..1]	⛔	111
	InstructionForDebtorAgent	*<InstrForDbtrAgt>*		[0..1]		112
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		112
	ChargeBearer	*<ChrgBr>*		[0..1]		113
	ChargesAccount	*<ChrgsAcct>*		[0..1]		113
	ChargesAccountAgent	*<ChrgsAcctAgt>*		[0..1]	⚠	113
	CreditTransferTransactionInformation	*<CdtTrfTxInf>*		[1..*]		114
	SupplementaryData	*<SplmtryData>*		[0..*]	⛔	10

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	*<PlcAndNm>*		[0..1]		141
	Envelope	*<Envlp>*		[1..1]		141

3 Rules

R1 SupplementaryDataRule

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

Error handling: Undefined

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/SupplementaryDataRule) is removed.**

4 Message Building Blocks

Note	The following chapter identifies the building blocks of the CustomerCreditTransferInitiationV07 message definition.

4.1 GroupHeader

XML Tag: GrpHdr

Presence: [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "GroupHeader48__1" on page 84 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	*<MsgId>*		[1..1]	⚠	85
	CreationDateTime	*<CreDtTm>*		[1..1]	⚠	85
	Authorisation	*<Authstn>*		[0..2]		86
	NumberOfTransactions	*<NbOfTxs>*		[1..1]		86
	ControlSum	*<CtrlSum>*		[0..1]		86
	InitiatingParty	*<InitgPty>*		[1..1]		86
	ForwardingAgent	*<FwdgAgt>*		[0..1]	⊘	87

4.2 PaymentInformation

XML Tag: PmtInf

Presence: [1..*]

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

The **PmtInf** block contains the following elements (see datatype "PaymentInstruction20__1" on page 103 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PaymentInformationIdentification	*<PmtInfId>*		[1..1]		108
	PaymentMethod	*<PmtMtd>*		[1..1]		108
	BatchBooking	*<BtchBookg>*		[0..1]		108
	NumberOfTransactions	*<NbOfTxs>*		[0..1]		108
	ControlSum	*<CtrlSum>*		[0..1]		109
	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	M	109
	RequestedExecutionDate	*<ReqdExctnDt>*		[1..1]	⚠	109
	PoolingAdjustmentDate	*<PoolgAdjstmntDt>*		[0..1]	⊘	110
	Debtor	*<Dbtr>*		[1..1]		110
	DebtorAccount	*<DbtrAcct>*		[1..1]		110
	DebtorAgent	*<DbtrAgt>*		[1..1]	⚠	111
	DebtorAgentAccount	*<DbtrAgtAcct>*		[0..1]	⊘	111
	InstructionForDebtorAgent	*<InstrForDbtrAgt>*		[0..1]		112
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		112
	ChargeBearer	*<ChrgBr>*		[0..1]		113
	ChargesAccount	*<ChrgsAcct>*		[0..1]		113
	ChargesAccountAgent	*<ChrgsAcctAgt>*		[0..1]	⚠	113
	CreditTransferTransactionInformation	*<CdtTrfTxInf>*		[1..*]		114

4.3 SupplementaryData

XML Tag: SplmtryData

Presence: [0..*]

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

The **SplmtryData** block contains the following elements (see datatype "SupplementaryData1" on page 141 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	*<PlcAndNm>*		[0..1]		141
	Envelope	*<Envlp>*		[1..1]		141

Usage Guideline details

- **This element(pain.001.001.07/SupplementaryData) is removed.**

5 Message Components

Note	The following chapter identifies the CustomerCreditTransferInitiationV07 message components.

5.1 AccountIdentification4Choice

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

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	IBAN	*<IBAN>*	{Or	[1..1]		12
	Other	*<Othr>*	Or}	[1..1]		12

Used in element(s)

"Identification" on page 20

5.1.1 IBAN

XML Tag: 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.

Datatype: "IBAN2007Identifier" on page 180

5.1.2 Other

XML Tag: Othr

Presence: [1..1]

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

The **Othr** block contains the following elements (see datatype "GenericAccountIdentification1" on page 77 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		78
	SchemeName	*<SchmeNm>*		[0..1]		78
	Issuer	*<Issr>*		[0..1]		78

5.2 AccountIdentification4Choice__1

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

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	IBAN	*<IBAN>*	{Or	[1..1]		13
	Other	*<Othr>*	Or}	[1..1]		13

Used in element(s)

"Identification" on page 22

5.2.1 IBAN

XML Tag: 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.

Datatype: "IBAN2007Identifier" on page 180

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAccount/Identification/IBAN) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/IBAN) is removed.**
- **This element(pain.001.001.07/PaymentInformation/ChargesAccount/Identification/IBAN) is removed.**

5.2.2 Other

XML Tag: Othr

Presence: [1..1]

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

The **Othr** block contains the following elements (see datatype "GenericAccountIdentification1__1" on page 78 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		79
	SchemeName	*<SchmeNm>*		[0..1]		79
	Issuer	*<Issr>*		[0..1]		79

5.3 AccountSchemeName1Choice

Definition: Sets of elements to identify a name of the identification scheme

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		14
	Proprietary	*<Prtry>*	Or}	[1..1]		14

Used in element(s)

"SchemeName" on page 78, "SchemeName" on page 79

5.3.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 175

5.3.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.4 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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructedAmount	<InstdAmt>	{Or	[1..1]		15
	EquivalentAmount	<EqvtAmt>	Or}	[1..1]		15

Used in element(s)

"Amount" on page 43

5.4.1 InstructedAmount

XML Tag: 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.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.4.2 EquivalentAmount

XML Tag: 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.

The **EqvtAmt** block contains the following elements (see datatype "EquivalentAmount2" on page 66 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		66
	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		66

5.5 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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		16
	Proprietary	<Prtry>	Or}	[1..1]		16

Used in element(s)

"Authorisation" on page 86

5.5.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 162

5.5.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max128Text" on page 183

5.6 BranchAndFinancialInstitutionIdentification5

Definition: Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		16
	BranchIdentification	*<BrnchId>*		[0..1]		17

Used in element(s)

"IntermediaryAgent1" on page 46, "IntermediaryAgent2" on page 47, "IntermediaryAgent3" on page 48

5.6.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification8" on page 68 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BICFI	*<BICFI>*		[0..1]		68
	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]		68
	Name	*<Nm>*		[0..1]		69
	PostalAddress	*<PstlAdr>*		[0..1]		69
	Other	*<Othr>*		[0..1]		70

5.6.2 BranchIdentification

XML Tag: 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.

The **BrnchId** block contains the following elements (see datatype "BranchData2" on page 19 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[0..1]		19
	Name	*<Nm>*		[0..1]		19
	PostalAddress	*<PstlAdr>*		[0..1]		19

5.7 BranchAndFinancialInstitutionIdentification5__1

Definition: Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		18
	BranchIdentification	*<BrnchId>*		[0..1]		18

Used in element(s)

"ChargesAccountAgent" on page 113, "CreditorAgent" on page 49, "DebtorAgent" on page 111, "ForwardingAgent" on page 87

5.7.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification8__1" on page 70 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BICFI	*<BICFI>*		[0..1]		70
	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]		71
	Name	*<Nm>*		[0..1]		71
	PostalAddress	*<PstlAdr>*		[0..1]		71
	Other	*<Othr>*		[0..1]		72

5.7.2 BranchIdentification

XML Tag: 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.

The **BrnchId** block contains the following elements (see datatype "BranchData2" on page 19 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[0..1]		19
	Name	*<Nm>*		[0..1]		19
	PostalAddress	*<PstlAdr>*		[0..1]		19

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/ChargesAccountAgent/BranchIdentification) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification) is removed.**

- **This element(pain.001.001.07/PaymentInformation/DebtorAgent/BranchIdentification) is removed.**

5.8 BranchData2

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

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[0..1]		19
	Name	*<Nm>*		[0..1]		19
	PostalAddress	*<PstlAdr>*		[0..1]		19

Used in element(s)

"BranchIdentification" on page 17, "BranchIdentification" on page 18

5.8.1 Identification

XML Tag: Id

Presence: [0..1]

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

Datatype: "Max35Text" on page 185

5.8.2 Name

XML Tag: 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 183

5.8.3 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 119 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		120
	Department	*<Dept>*		[0..1]		120
	SubDepartment	*<SubDept>*		[0..1]		120
	StreetName	*<StrtNm>*		[0..1]		120
	BuildingNumber	*<BldgNb>*		[0..1]		120
	PostCode	*<PstCd>*		[0..1]		120
	TownName	*<TwnNm>*		[0..1]		121
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		121
	Country	*<Ctry>*		[0..1]		121
	AddressLine	*<AdrLine>*		[0..7]		121

5.9 CashAccount24

Definition: Provides the details to identify an account.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		20
	Type	*<Tp>*		[0..1]		21
	Currency	*<Ccy>*		[0..1]		21
	Name	*<Nm>*		[0..1]		21

Used in element(s)

"CreditorAgentAccount" on page 49, "DebtorAgentAccount" on page 111, "IntermediaryAgent1Account" on page 46, "IntermediaryAgent2Account" on page 47, "IntermediaryAgent3Account" on page 48

5.9.1 Identification

XML Tag: Id

Presence: [1..1]

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

The **Id** block contains the following elements (see datatype "AccountIdentification4Choice" on page 12 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	IBAN	*<IBAN>*	{Or	[1..1]		12
	Other	*<Othr>*	Or}	[1..1]		12

5.9.2 Type

XML Tag: Tp

Presence: [0..1]

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

The **Tp** block contains the following elements (see datatype "CashAccountType2Choice" on page 24 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		24
	Proprietary	*<Prtry>*	Or}	[1..1]		24

5.9.3 Currency

XML Tag: 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.

Datatype: "ActiveOrHistoricCurrencyCode" on page 160

5.9.4 Name

XML Tag: 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 186

5.10 CashAccount24__1

Definition: Provides the details to identify an account.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		22
	Type	*<Tp>*		[0..1]		22
	Currency	*<Ccy>*		[0..1]		23
	Name	*<Nm>*		[0..1]		23

Used in element(s)

"ChargesAccount" on page 113, "CreditorAccount" on page 50, "DebtorAccount" on page 110

5.10.1 Identification

XML Tag: Id

Presence: [1..1]

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

The **Id** block contains the following elements (see datatype "AccountIdentification4Choice__1" on page 13 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	IBAN	*<IBAN>*	{Or	[1..1]		13
	Other	*<Othr>*	Or}	[1..1]		13

5.10.2 Type

XML Tag: Tp

Presence: [0..1]

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

The **Tp** block contains the following elements (see datatype "CashAccountType2Choice" on page 24 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		24
	Proprietary	*<Prtry>*	Or}	[1..1]		24

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAccount/Type) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type) is removed.**
- **This element(pain.001.001.07/PaymentInformation/ChargesAccount/Type) is removed.**

5.10.3 Currency

XML Tag: 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.

Datatype: "ActiveOrHistoricCurrencyCode" on page 160

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAccount/Currency) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Currency) is removed.**

5.10.4 Name

XML Tag: 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 186

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAccount/Name) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Name) is removed.**

5.11 CashAccountType2Choice

Definition: Nature or use of the account.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		24
	Proprietary	*<Prtry>*	Or}	[1..1]		24

Used in element(s)

"Type" on page 21, "Type" on page 22

5.11.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 175

5.11.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.12 CategoryPurpose1Choice

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.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		24
	Proprietary	*<Prtry>*	Or}	[1..1]		25

Used in element(s)

"CategoryPurpose" on page 117

5.12.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 176

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Code) is removed.**

5.12.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 185

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Proprietary**
  - **CPA_Transaction_Code:**

    ```
    This element shall be used to identify the 3-digit Transaction Code as provided
     in with Standard 007.
    ```

- **on pain.001.001.07/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Proprietary**

  Synonym (Transaction Type): LR C - Data Element 04

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Proprietary**

  Synonym (Transaction Type): LR C - Data Element 4

- **on pain.001.001.07/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Proprietary**

  Comment:
  ```
  Transaction Code
  Leaave optional at original data type but Members to create rule to only allow the
   3 characters for Transaction codes for AFT.
  ```

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Proprietary**

  Comment:
  ```
  Transaction Code
  Leaave optional at original data type but Members to create rule to only allow the
   3 characters for Transaction codes for AFT.
  ```

5.13 Cheque7

Definition: Set of characteristics related to a cheque instruction, such as cheque type or cheque number.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ChequeType	*<ChqTp>*		[0..1]		26
	ChequeNumber	*<ChqNb>*		[0..1]		27
	ChequeFrom	*<ChqFr>*		[0..1]		27
	DeliveryMethod	*<DlvryMtd>*		[0..1]		27
	DeliverTo	*<DlvrTo>*		[0..1]		27
	InstructionPriority	*<InstrPrty>*		[0..1]		28
	ChequeMaturityDate	*<ChqMtrtyDt>*		[0..1]		28
	FormsCode	*<FrmsCd>*		[0..1]		28
	MemoField	*<MemoFld>*		[0..2]		28
	RegionalClearingZone	*<RgnlClrZone>*		[0..1]		28
	PrintLocation	*<PrtLctn>*		[0..1]		29
	Signature	*<Sgntr>*		[0..5]		29

Rules

R9 ChequeMaturityDateRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00101

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

Used in element(s)

"ChequeInstruction" on page 45

5.13.1 ChequeType

XML Tag: ChqTp

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 168

5.13.2 ChequeNumber

XML Tag: ChqNb

Presence: [0..1]

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

Datatype: "Max35Text" on page 185

5.13.3 ChequeFrom

XML Tag: ChqFr

Presence: [0..1]

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

The **ChqFr** block contains the following elements (see datatype "NameAndAddress10" on page 89 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[1..1]		89
	Address	*<Adr>*		[1..1]		89

5.13.4 DeliveryMethod

XML Tag: DlvryMtd

Presence: [0..1]

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

The **DlvryMtd** block contains the following elements (see datatype "ChequeDeliveryMethod1Choice" on page 29 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		29
	Proprietary	*<Prtry>*	Or}	[1..1]		29

5.13.5 DeliverTo

XML Tag: DlvrTo

Presence: [0..1]

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

The **DlvrTo** block contains the following elements (see datatype "NameAndAddress10" on page 89 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[1..1]		89
	Address	*<Adr>*		[1..1]		89

5.13.6 InstructionPriority

XML Tag: 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 189

5.13.7 ChequeMaturityDate

XML Tag: ChqMtrtyDt

Presence: [0..1]

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

Datatype: "ISODate" on page 180

5.13.8 FormsCode

XML Tag: 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 185

5.13.9 MemoField

XML Tag: 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 185

5.13.10 RegionalClearingZone

XML Tag: 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 185

5.13.11 PrintLocation

XML Tag: PrtLctn

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 185

5.13.12 Signature

XML Tag: Sgntr

Presence: [0..5]

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

Datatype: "Max70Text" on page 186

5.14 ChequeDeliveryMethod1Choice

Definition: Set of characteristics related to a cheque instruction, such as cheque type or cheque number.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		29
	Proprietary	*<Prtry>*	Or}	[1..1]		29

Used in element(s)

"DeliveryMethod" on page 27

5.14.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 167

5.14.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.15 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		30
	Proprietary	*<Prtry>*	Or}	[1..1]		30

Used in element(s)

"ClearingSystemIdentification" on page 30, "ClearingSystemIdentification" on page 31

5.15.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: "ExternalClearingSystemIdentification1Code" on page 176

5.15.2 Proprietary

XML Tag: 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 185

5.16 ClearingSystemMemberIdentification2

Definition: Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	*<ClrSysId>*		[0..1]		30
	MemberIdentification	*<MmbId>*		[1..1]		31

Used in element(s)

"ClearingSystemMemberIdentification" on page 68

5.16.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

The **ClrSysId** block contains the following elements (see datatype "ClearingSystemIdentification2Choice" on page 30 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		30
	Proprietary	*<Prtry>*	Or}	[1..1]		30

5.16.2 MemberIdentification

XML Tag: MmbId

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 185

5.17 ClearingSystemMemberIdentification2__1

Definition: Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	*<ClrSysId>*		[0..1]		31
	MemberIdentification	*<MmbId>*		[1..1]		32

Used in element(s)

"ClearingSystemMemberIdentification" on page 71

5.17.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

The **ClrSysId** block contains the following elements (see datatype "ClearingSystemIdentification2Choice" on page 30 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		30
	Proprietary	*<Prtry>*	Or}	[1..1]		30

Usage Guideline details

- **This element(pain.001.001.07/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.**
- **This element(pain.001.001.07/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.**
- **This element(pain.001.001.07/PaymentInformation/ChargesAccountAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.**

5.17.2 MemberIdentification

XML Tag: MmbId

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "CPA_Exact9NumericText" on page 164

5.18 ContactDetails2

Definition: Communication device number or electronic address used for communication.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]		33
	Name	*<Nm>*		[0..1]		33
	PhoneNumber	*<PhneNb>*		[0..1]		33
	MobileNumber	*<MobNb>*		[0..1]		33
	FaxNumber	*<FaxNb>*		[0..1]		33
	EmailAddress	*<EmailAdr>*		[0..1]		33
	Other	*<Othr>*		[0..1]		34

Used in element(s)

"ContactDetails" on page 96

5.18.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix1Code" on page 186

5.18.2 Name

XML Tag: 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 183

5.18.3 PhoneNumber

XML Tag: PhneNb

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

5.18.4 MobileNumber

XML Tag: MobNb

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

5.18.5 FaxNumber

XML Tag: FaxNb

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

5.18.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 184

5.18.7 Other

XML Tag: Othr

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: "Max35Text" on page 185

5.19 ContactDetails2__1

Definition: Communication device number or electronic address used for communication.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]		34
	Name	*<Nm>*		[0..1]		34
	PhoneNumber	*<PhneNb>*		[0..1]		35
	MobileNumber	*<MobNb>*		[0..1]		35
	FaxNumber	*<FaxNb>*		[0..1]		35
	EmailAddress	*<EmailAdr>*		[0..1]		36
	Other	*<Othr>*		[0..1]		36

Used in element(s)

"ContactDetails" on page 99

5.19.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix1Code" on page 186

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/Debtor/ContactDetails/NamePrefix) is removed.**

5.19.2 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max30Text" on page 184

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/Debtor/ContactDetails/Name**

  Synonym (Originator Long Name): LR C - Data Element 13

5.19.3 PhoneNumber

XML Tag: PhneNb

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/Debtor/ContactDetails/PhoneNumber) is removed.**

5.19.4 MobileNumber

XML Tag: MobNb

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/Debtor/ContactDetails/MobileNumber) is removed.**

5.19.5 FaxNumber

XML Tag: FaxNb

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/Debtor/ContactDetails/FaxNumber) is removed.**

5.19.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 184

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/Debtor/ContactDetails/EmailAddress) is removed.**

5.19.7 Other

XML Tag: Othr

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: "CPA_Max15Text" on page 164

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/Debtor/ContactDetails/Other**

  Synonym (Originator Short Name): LR C - Data Element 11

5.20 ContactDetails2__2

Definition: Communication device number or electronic address used for communication.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]		37
	Name	*<Nm>*		[0..1]		37
	PhoneNumber	*<PhneNb>*		[0..1]		37
	MobileNumber	*<MobNb>*		[0..1]		38
	FaxNumber	*<FaxNb>*		[0..1]		38
	EmailAddress	*<EmailAdr>*		[0..1]		38
	Other	*<Othr>*		[0..1]		39

Used in element(s)

"ContactDetails" on page 101

5.20.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix1Code" on page 186

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/NamePrefix) is removed.**

5.20.2 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max30Text" on page 184

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/Name**

  Synonym (Payee Name): LR C - Data Element 12

5.20.3 PhoneNumber

XML Tag: PhneNb

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/PhoneNumber) is removed.**

5.20.4 MobileNumber

XML Tag: MobNb

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/MobileNumber) is removed.**

5.20.5 FaxNumber

XML Tag: FaxNb

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 189

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/FaxNumber) is removed.**

5.20.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 184

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/EmailAddress) is removed.**

5.20.7 Other

XML Tag: Othr

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: "Max35Text" on page 185

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/Other) is removed.**

5.21 CreditTransferTransaction26__1

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

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	*<PmtId>*		[1..1]		42
	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	M	43
	Amount	*<Amt>*		[1..1]	⚠	43
	ExchangeRateInformation	*<XchgRateInf>*		[0..1]		44
	ChargeBearer	*<ChrgBr>*		[0..1]	⊘	44
	ChequeInstruction	*<ChqInstr>*		[0..1]	⊘	45
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		45
	IntermediaryAgent1	*<IntrmyAgt1>*		[0..1]	⊘	46
	IntermediaryAgent1Account	*<IntrmyAgt1Acct>*		[0..1]	⊘	46
	IntermediaryAgent2	*<IntrmyAgt2>*		[0..1]	⊘	47
	IntermediaryAgent2Account	*<IntrmyAgt2Acct>*		[0..1]	⊘	47
	IntermediaryAgent3	*<IntrmyAgt3>*		[0..1]	⊘	48
	IntermediaryAgent3Account	*<IntrmyAgt3Acct>*		[0..1]	⊘	48
	CreditorAgent	*<CdtrAgt>*		[0..1]	M ⚠	49
	CreditorAgentAccount	*<CdtrAgtAcct>*		[0..1]	⊘	49
	Creditor	*<Cdtr>*		[0..1]	M	50
	CreditorAccount	*<CdtrAcct>*		[0..1]	M ⚠	50
	UltimateCreditor	*<UltmtCdtr>*		[0..1]		51
	InstructionForCreditorAgent	*<InstrForCdtrAgt>*		[0..*]	⊘	51
	InstructionForDebtorAgent	*<InstrForDbtrAgt>*		[0..1]	⊘	52
	Purpose	*<Purp>*		[0..1]	⊘	52
	RegulatoryReporting	*<RgltryRptg>*		[0..10]	⊘	53
	Tax	*<Tax>*		[0..1]	⊘	53
	RelatedRemittanceInformation	*<RltdRmtInf>*		[0..10]	R[0..1]	54
	RemittanceInformation	*<RmtInf>*		[0..1]		55
	SupplementaryData	*<SplmtryData>*		[0..*]	⊘	55

Rules

R22 IntermediaryAgent2Rule ✓

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00056

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

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2Rule) is removed.**

R23 IntermediaryAgent3Rule ✓

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00057

– *Error Text:* Invalid message content for intermediary agent 3.

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3Rule) is removed.**

R24 InstructionForCreditorAgentRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00051

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

R25 IntermediaryAgent1AccountRule ✓

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00052

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

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1AccountRule) is removed.**

R26 IntermediaryAgent2AccountRule ✓

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00053

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

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2AccountRule) is removed.**

R27 IntermediaryAgent3AccountRule ✓

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00054

– *Error Text:* Invalid message content for intermediary agent 3 account.

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3AccountRule) is removed.**

Guidelines

1. **UltimateCreditorGuideline**

   UltimateCreditor may only be present if different from Creditor.

2. **UltimateDebtorGuideline**

   UltimateDebtor may only be present if different from Debtor.

Used in element(s)

"CreditTransferTransactionInformation" on page 114

5.21.1 PaymentIdentification

XML Tag: PmtId

Presence: [1..1]

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

The **PmtId** block contains the following elements (see datatype "PaymentIdentification1__1" on page 102 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructionIdentification	*<InstrId>*		[0..1]		102
	EndToEndIdentification	*<EndToEndId>*		[1..1]		103

5.21.2 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation19" on page 115 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	*<InstrPrty>*		[0..1]		116
	ServiceLevel	*<SvcLvl>*		[0..1]		116
	LocalInstrument	*<LclInstrm>*		[0..1]		116
	CategoryPurpose	*<CtgyPurp>*		[0..1]	M	117

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation**

  This element is now mandatory, the minimum occurrence has been changed to : 1

5.21.3 Amount

XML Tag: 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.

The **Amt** block contains the following elements (see datatype "AmountType4Choice" on page 14 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructedAmount	*<InstdAmt>*	{Or	[1..1]		15
	EquivalentAmount	*<EqvtAmt>*	Or}	[1..1]		15

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Amount**
  - **CPA_Amount:**

    ```
    The use of this element shall be bilaterially agreed between the corporate and
     its financial Institution.
    ```

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Amount**

  Synonym (Amount): LR C - Data Element 05

5.21.4 ExchangeRateInformation

XML Tag: XchgRateInf

Presence: [0..1]

Definition: Provides details on the currency exchange rate and contract.

The **XchgRateInf** block contains the following elements (see datatype "ExchangeRate1" on page 66 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	UnitCurrency	*<UnitCcy>*		[0..1]		67
	ExchangeRate	*<XchgRate>*		[0..1]		67
	RateType	*<RateTp>*		[0..1]		67
	ContractIdentification	*<CtrctId>*		[0..1]		67

5.21.5 ChargeBearer

XML Tag: 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 165

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/ChargeBearer) is removed.**

5.21.6 ChequeInstruction

XML Tag: ChqInstr

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

The **ChqInstr** block contains the following elements (see datatype "Cheque7" on page 26 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ChequeType	*<ChqTp>*		[0..1]		26
	ChequeNumber	*<ChqNb>*		[0..1]		27
	ChequeFrom	*<ChqFr>*		[0..1]		27
	DeliveryMethod	*<DlvryMtd>*		[0..1]		27
	DeliverTo	*<DlvrTo>*		[0..1]		27
	InstructionPriority	*<InstrPrty>*		[0..1]		28
	ChequeMaturityDate	*<ChqMtrtyDt>*		[0..1]		28
	FormsCode	*<FrmsCd>*		[0..1]		28
	MemoField	*<MemoFld>*		[0..2]		28
	RegionalClearingZone	*<RgnlClrZone>*		[0..1]		28
	PrintLocation	*<PrtLctn>*		[0..1]		29
	Signature	*<Sgntr>*		[0..5]		29

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction) is removed.**

5.21.7 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "PartyIdentification43" on page 94 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

5.21.8 IntermediaryAgent1

XML Tag: 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.

The **IntrmyAgt1** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5" on page 16 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		16
	BranchIdentification	*<BrnchId>*		[0..1]		17

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1) is removed.**

5.21.9 IntermediaryAgent1Account

XML Tag: IntrmyAgt1Acct

Presence: [0..1]

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

The **IntrmyAgt1Acct** block contains the following elements (see datatype "CashAccount24" on page 20 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		20
	Type	*<Tp>*		[0..1]		21
	Currency	*<Ccy>*		[0..1]		21
	Name	*<Nm>*		[0..1]		21

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1Account) is removed.**

5.21.10 IntermediaryAgent2

XML Tag: 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.

The **IntrmyAgt2** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5" on page 16 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		16
	BranchIdentification	*<BrnchId>*		[0..1]		17

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2) is removed.**

5.21.11 IntermediaryAgent2Account

XML Tag: IntrmyAgt2Acct

Presence: [0..1]

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

The **IntrmyAgt2Acct** block contains the following elements (see datatype "CashAccount24" on page 20 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		20
	Type	*<Tp>*		[0..1]		21
	Currency	*<Ccy>*		[0..1]		21
	Name	*<Nm>*		[0..1]		21

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2Account) is removed.**

5.21.12 IntermediaryAgent3

XML Tag: 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.

The **IntrmyAgt3** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5" on page 16 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		16
	BranchIdentification	*<BrnchId>*		[0..1]		17

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3) is removed.**

5.21.13 IntermediaryAgent3Account

XML Tag: IntrmyAgt3Acct

Presence: [0..1]

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

The **IntrmyAgt3Acct** block contains the following elements (see datatype "CashAccount24" on page 20 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		20
	Type	*<Tp>*		[0..1]		21
	Currency	*<Ccy>*		[0..1]		21
	Name	*<Nm>*		[0..1]		21

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3Account) is removed.**

5.21.14 CreditorAgent

XML Tag: CdtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5__1" on page 17 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		18
	BranchIdentification	*<BrnchId>*		[0..1]		18

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent**

  This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent**

  Synonym (Institutional Identification Number): LR C - Data Element 07

5.21.15 CreditorAgentAccount

XML Tag: 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.

The **CdtrAgtAcct** block contains the following elements (see datatype "CashAccount24" on page 20 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		20
	Type	*<Tp>*		[0..1]		21
	Currency	*<Ccy>*		[0..1]		21
	Name	*<Nm>*		[0..1]		21

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount) is removed.**

5.21.16 Creditor

XML Tag: Cdtr

Presence: [0..1]

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

The **Cdtr** block contains the following elements (see datatype "PartyIdentification43__2" on page 99 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		100
	PostalAddress	*<PstlAdr>*		[0..1]		100
	Identification	*<Id>*		[0..1]		100
	CountryOfResidence	*<CtryOfRes>*		[0..1]		101
	ContactDetails	*<CtctDtls>*		[0..1]		101

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor**

  This element is now mandatory, the minimum occurrence has been changed to : 1

5.21.17 CreditorAccount

XML Tag: 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.

The **CdtrAcct** block contains the following elements (see datatype "CashAccount24__1" on page 22 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		22
	Type	*<Tp>*		[0..1]		22
	Currency	*<Ccy>*		[0..1]		23
	Name	*<Nm>*		[0..1]		23

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount**

  This element is now mandatory, the minimum occurrence has been changed to : 1

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount**

  Synonym (Payee Account Number): LR C - Data Element 08

5.21.18 UltimateCreditor

XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "PartyIdentification43" on page 94 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

5.21.19 InstructionForCreditorAgent

XML Tag: 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.

The **InstrForCdtrAgt** block contains the following elements (see datatype "InstructionForCreditorAgent1" on page 87 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*		[0..1]		88
	InstructionInformation	*<InstrInf>*		[0..1]		88

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/InstructionForCreditorAgent) is removed.**

5.21.20 InstructionForDebtorAgent

XML Tag: 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 183

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/InstructionForDebtorAgent) is removed.**

5.21.21 Purpose

XML Tag: 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.

The **Purp** block contains the following elements (see datatype "Purpose2Choice" on page 121 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		122
	Proprietary	*<Prtry>*	Or}	[1..1]		122

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Purpose) is removed.**

5.21.22 RegulatoryReporting

XML Tag: RgltryRptg

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

The **RgltryRptg** block contains the following elements (see datatype "RegulatoryReporting3" on page 126 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DebitCreditReportingIndicator	*<DbtCdtRptgInd>*		[0..1]		126
	Authority	*<Authrty>*		[0..1]		126
	Details	*<Dtls>*		[0..*]		126

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting) is removed.**

5.21.23 Tax

XML Tag: Tax

Presence: [0..1]

Definition: Provides details on the tax.

The **Tax** block contains the following elements (see datatype "TaxInformation3" on page 145 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Creditor	*<Cdtr>*		[0..1]		145
	Debtor	*<Dbtr>*		[0..1]		146
	AdministrationZone	*<AdmstnZn>*		[0..1]		146
	ReferenceNumber	*<RefNb>*		[0..1]		146
	Method	*<Mtd>*		[0..1]		146
	TotalTaxableBaseAmount	*<TtlTaxblBaseAmt>*		[0..1]		147
	TotalTaxAmount	*<TtlTaxAmt>*		[0..1]		147
	Date	*<Dt>*		[0..1]		147
	SequenceNumber	*<SeqNb>*		[0..1]		147
	Record	*<Rcrd>*		[0..*]		147

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Tax) is removed.**

5.21.24 RelatedRemittanceInformation

XML Tag: 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.

The **RltdRmtInf** block contains the following elements (see datatype "RemittanceLocation4" on page 132 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	RemittanceIdentification	*<RmtId>*		[0..1]		133
	RemittanceLocationDetails	*<RmtLctnDtls>*		[0..*]		133

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation**

  This element has change repeatability, the maximum occurrence has been changed to : 1

5.21.25 RemittanceInformation

XML Tag: 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.

The **RmtInf** block contains the following elements (see datatype "RemittanceInformation11" on page 131 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Unstructured	*<Ustrd>*		[0..*]	R[0..1]	131
	Structured	*<Strd>*		[0..*]	R[0..100000]	132

5.21.26 SupplementaryData

XML Tag: SplmtryData

Presence: [0..*]

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

The **SplmtryData** block contains the following elements (see datatype "SupplementaryData1" on page 141 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	*<PlcAndNm>*		[0..1]		141
	Envelope	*<Envlp>*		[1..1]		141

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/SupplementaryData) is removed.**

5.22 CreditorReferenceInformation2

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

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		56
	Reference	*<Ref>*		[0..1]		56

Used in element(s)

"CreditorReferenceInformation" on page 138

5.22.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of creditor reference.

The **Tp** block contains the following elements (see datatype "CreditorReferenceType2" on page 57 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		57
	Issuer	*<Issr>*		[0..1]		58

5.22.2 Reference

XML Tag: 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 185

5.23 CreditorReferenceType1Choice

Definition: Specifies the type of document referred by the creditor.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		57
	Proprietary	*<Prtry>*	Or}	[1..1]		57

Used in element(s)

"CodeOrProprietary" on page 57

5.23.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 171

5.23.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 185

5.24 CreditorReferenceType2

Definition: Specifies the type of creditor reference.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		57
	Issuer	*<Issr>*		[0..1]		58

Used in element(s)

"Type" on page 56

5.24.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

The **CdOrPrtry** block contains the following elements (see datatype "CreditorReferenceType1Choice" on page 57 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		57
	Proprietary	*<Prtry>*	Or}	[1..1]		57

5.24.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 185

5.25 DateAndPlaceOfBirth

Definition: Date and place of birth of a person.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BirthDate	*<BirthDt>*		[1..1]		58
	ProvinceOfBirth	*<PrvcOfBirth>*		[0..1]		58
	CityOfBirth	*<CityOfBirth>*		[1..1]		59
	CountryOfBirth	*<CtryOfBirth>*		[1..1]		59

Used in element(s)

"DateAndPlaceOfBirth" on page 118

5.25.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 180

5.25.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 185

5.25.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 185

5.25.4 CountryOfBirth

XML Tag: CtryOfBirth

Presence: [1..1]

Definition: Country where a person was born.

Datatype: "CountryCode" on page 170

5.26 DatePeriodDetails

Definition: Range of time defined by a start date and an end date.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FromDate	*<FrDt>*		[1..1]		59
	ToDate	*<ToDt>*		[1..1]		59

Used in element(s)

"FromToDate" on page 154

5.26.1 FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 180

5.26.2 ToDate

XML Tag: ToDt

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 180

5.27 DiscountAmountAndType1

Definition: Specifies the amount with a specific type.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		60
	Amount	*<Amt>*		[1..1]		60

Used in element(s)

"DiscountAppliedAmount" on page 127, "DiscountAppliedAmount" on page 130

5.27.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the amount.

The **Tp** block contains the following elements (see datatype "DiscountAmountType1Choice" on page 60 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		61
	Proprietary	*<Prtry>*	Or}	[1..1]		61

5.27.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.28 DiscountAmountType1Choice

Definition: Specifies the amount type.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		61
	Proprietary	*<Prtry>*	Or}	[1..1]		61

Used in element(s)

"Type" on page 60

5.28.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 176

5.28.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.29 DocumentAdjustment1

Definition: Set of elements used to provide information on the amount and reason of the document adjustment.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		61
	CreditDebitIndicator	*<CdtDbtInd>*		[0..1]		61
	Reason	*<Rsn>*		[0..1]		62
	AdditionalInformation	*<AddtlInf>*		[0..1]		62

Used in element(s)

"AdjustmentAmountAndReason" on page 128, "AdjustmentAmountAndReason" on page 130

5.29.1 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.29.2 CreditDebitIndicator

XML Tag: CdtDbtInd

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 171

5.29.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 186

5.29.4 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 183

5.30 DocumentLineIdentification1

Definition: Identifies the documents referred to in the remittance information.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		62
	Number	*<Nb>*		[0..1]		63
	RelatedDate	*<RltdDt>*		[0..1]		63

Used in element(s)

"Identification" on page 63

5.30.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

The **Tp** block contains the following elements (see datatype "DocumentLineType1" on page 64 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		64
	Issuer	*<Issr>*		[0..1]		65

5.30.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 185

5.30.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 180

5.31 DocumentLineInformation1

Definition: Provides document line information.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..*]		63
	Description	*<Desc>*		[0..1]		64
	Amount	*<Amt>*		[0..1]		64

Used in element(s)

"LineDetails" on page 123

5.31.1 Identification

XML Tag: Id

Presence: [1..*]

Definition: Provides identification of the document line.

The **Id** block contains the following elements (see datatype "DocumentLineIdentification1" on page 62 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		62
	Number	*<Nb>*		[0..1]		63
	RelatedDate	*<RltdDt>*		[0..1]		63

5.31.2 Description

XML Tag: Desc

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 184

5.31.3 Amount

XML Tag: Amt

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

The **Amt** block contains the following elements (see datatype "RemittanceAmount3" on page 129 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	*<DuePyblAmt>*		[0..1]		129
	DiscountAppliedAmount	*<DscntApldAmt>*		[0..*]		130
	CreditNoteAmount	*<CdtNoteAmt>*		[0..1]		130
	TaxAmount	*<TaxAmt>*		[0..*]		130
	AdjustmentAmountAndReason	*<AdjstmntAmtAndRsn>*		[0..*]		130
	RemittedAmount	*<RmtdAmt>*		[0..1]		131

5.32 DocumentLineType1

Definition: Specifies the type of the document line identification.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		64
	Issuer	*<Issr>*		[0..1]		65

Used in element(s)

"Type" on page 62

5.32.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Provides the type details of the referred document line identification.

The **CdOrPrtry** block contains the following elements (see datatype "DocumentLineType1Choice" on page 65 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		65
	Proprietary	*<Prtry>*	Or}	[1..1]		65

5.32.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 185

5.33 DocumentLineType1Choice

Definition: Specifies the type of the document line identification.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		65
	Proprietary	*<Prtry>*	Or}	[1..1]		65

Used in element(s)

"CodeOrProprietary" on page 64

5.33.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 177

5.33.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 185

5.34 EquivalentAmount2

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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		66
	CurrencyOfTransfer	*<CcyOfTrf>*		[1..1]		66

Used in element(s)

"EquivalentAmount" on page 15

5.34.1 Amount

XML Tag: 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.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.34.2 CurrencyOfTransfer

XML Tag: 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.

Datatype: "ActiveOrHistoricCurrencyCode" on page 160

5.35 ExchangeRate1

Definition: Further detailed information on the exchange rate that has been used in the payment transaction.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	UnitCurrency	*<UnitCcy>*		[0..1]		67
	ExchangeRate	*<XchgRate>*		[0..1]		67
	RateType	*<RateTp>*		[0..1]		67
	ContractIdentification	*<CtrctId>*		[0..1]		67

Used in element(s)

"ExchangeRateInformation" on page 44

5.35.1 UnitCurrency

XML Tag: 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.

Datatype: "ActiveOrHistoricCurrencyCode" on page 160

5.35.2 ExchangeRate

XML Tag: 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 164

5.35.3 RateType

XML Tag: RateTp

Presence: [0..1]

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

Datatype: "ExchangeRateType1Code" on page 174

5.35.4 ContractIdentification

XML Tag: 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 185

5.36 FinancialIdentificationSchemeName1Choice

Definition: Sets of elements to identify a name of the organisation identification scheme.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		68
	Proprietary	*<Prtry>*	Or}	[1..1]		68

Used in element(s)

"SchemeName" on page 80

5.36.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 177

5.36.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.37 FinancialInstitutionIdentification8

Definition: Set of elements used to identify a financial institution.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BICFI	*<BICFI>*		[0..1]		68
	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]		68
	Name	*<Nm>*		[0..1]		69
	PostalAddress	*<PstlAdr>*		[0..1]		69
	Other	*<Othr>*		[0..1]		70

Used in element(s)

"FinancialInstitutionIdentification" on page 16

5.37.1 BICFI

XML Tag: 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)".

Datatype: "BICFIIdentifier" on page 163

5.37.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbId

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

The **ClrSysMmbId** block contains the following elements (see datatype "ClearingSystemMemberIdentification2" on page 30 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	*<ClrSysId>*		[0..1]		30
	MemberIdentification	*<MmbId>*		[1..1]		31

5.37.3 Name

XML Tag: 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 183

5.37.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 119 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		120
	Department	*<Dept>*		[0..1]		120
	SubDepartment	*<SubDept>*		[0..1]		120
	StreetName	*<StrtNm>*		[0..1]		120
	BuildingNumber	*<BldgNb>*		[0..1]		120
	PostCode	*<PstCd>*		[0..1]		120
	TownName	*<TwnNm>*		[0..1]		121
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		121
	Country	*<Ctry>*		[0..1]		121
	AddressLine	*<AdrLine>*		[0..7]		121

5.37.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 80 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		80
	SchemeName	*<SchmeNm>*		[0..1]		80
	Issuer	*<Issr>*		[0..1]		81

5.38 FinancialInstitutionIdentification8__1

Definition: Set of elements used to identify a financial institution.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BICFI	*<BICFI>*		[0..1]		70
	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]		71
	Name	*<Nm>*		[0..1]		71
	PostalAddress	*<PstlAdr>*		[0..1]		71
	Other	*<Othr>*		[0..1]		72

Used in element(s)

"FinancialInstitutionIdentification" on page 18

5.38.1 BICFI

XML Tag: 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)".

Datatype: "BICFIIdentifier" on page 163

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BICFI) is removed.**
- **This element(pain.001.001.07/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/BICFI) is removed.**
- **This element(pain.001.001.07/PaymentInformation/ChargesAccountAgent/FinancialInstitutionIdentification/BICFI) is removed.**

5.38.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbId

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

The **ClrSysMmbId** block contains the following elements (see datatype "ClearingSystemMemberIdentification2__1" on page 31 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	*<ClrSysId>*		[0..1]		31
	MemberIdentification	*<MmbId>*		[1..1]		32

5.38.3 Name

XML Tag: 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 183

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Name) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Name) is removed.**
- **This element(pain.001.001.07/PaymentInformation/ChargesAccountAgent/FinancialInstitutionIdentification/Name) is removed.**

5.38.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 119 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		120
	Department	*<Dept>*		[0..1]		120
	SubDepartment	*<SubDept>*		[0..1]		120
	StreetName	*<StrtNm>*		[0..1]		120
	BuildingNumber	*<BldgNb>*		[0..1]		120
	PostCode	*<PstCd>*		[0..1]		120
	TownName	*<TwnNm>*		[0..1]		121
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		121
	Country	*<Ctry>*		[0..1]		121
	AddressLine	*<AdrLine>*		[0..7]		121

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress) is removed.**
- **This element(pain.001.001.07/PaymentInformation/ChargesAccountAgent/FinancialInstitutionIdentification/PostalAddress) is removed.**

5.38.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 80 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		80
	SchemeName	*<SchmeNm>*		[0..1]		80
	Issuer	*<Issr>*		[0..1]		81

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pain.001.001.07/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pain.001.001.07/PaymentInformation/ChargesAccountAgent/FinancialInstitutionIdentification/Other) is removed.**

5.39 Garnishment1

Definition: Provides remittance information about a payment for garnishment-related purposes.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[1..1]		73
	Garnishee	*<Grnshee>*		[0..1]		74
	GarnishmentAdministrator	*<GrnshmtAdmstr>*		[0..1]		74
	ReferenceNumber	*<RefNb>*		[0..1]		75
	Date	*<Dt>*		[0..1]		75
	RemittedAmount	*<RmtdAmt>*		[0..1]		75
	FamilyMedicalInsuranceIndicator	*<FmlyMdclInsrncInd>*		[0..1]		75
	EmployeeTerminationIndicator	*<MplyeeTermntnInd>*		[0..1]		75

Used in element(s)

"GarnishmentRemittance" on page 140

5.39.1 Type

XML Tag: Tp

Presence: [1..1]

Definition: Specifies the type of garnishment.

The **Tp** block contains the following elements (see datatype "GarnishmentType1" on page 76 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		76
	Issuer	*<Issr>*		[0..1]		76

5.39.2 Garnishee

XML Tag: Grnshee

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

The **Grnshee** block contains the following elements (see datatype "PartyIdentification43" on page 94 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

5.39.3 GarnishmentAdministrator

XML Tag: GrnshmtAdmstr

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

The **GrnshmtAdmstr** block contains the following elements (see datatype "PartyIdentification43" on page 94 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

5.39.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: "Max140Text" on page 183

5.39.5 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 180

5.39.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.39.7 FamilyMedicalInsuranceIndicator

XML Tag: 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: "TrueFalseIndicator" on page 194

5.39.8 EmployeeTerminationIndicator

XML Tag: 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: "TrueFalseIndicator" on page 194

5.40 GarnishmentType1

Definition: Specifies the type of garnishment.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		76
	Issuer	*<Issr>*		[0..1]		76

Used in element(s)

"Type" on page 73

5.40.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Provides the type details of the garnishment.

The **CdOrPrtry** block contains the following elements (see datatype "GarnishmentType1Choice" on page 76 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		77
	Proprietary	*<Prtry>*	Or}	[1..1]		77

5.40.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 185

5.41 GarnishmentType1Choice

Definition: Specifies the type of garnishment.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		77
	Proprietary	*<Prtry>*	Or}	[1..1]		77

Used in element(s)

"CodeOrProprietary" on page 76

5.41.1 Code

XML Tag: 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 177

5.41.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 185

5.42 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		78
	SchemeName	*<SchmeNm>*		[0..1]		78
	Issuer	*<Issr>*		[0..1]		78

Used in element(s)

"Other" on page 12

5.42.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 185

5.42.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "AccountSchemeName1Choice" on page 14 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		14
	Proprietary	*<Prtry>*	Or}	[1..1]		14

5.42.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 185

5.43 GenericAccountIdentification1__1

Definition: Information related to a generic account identification.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		79
	SchemeName	*<SchmeNm>*		[0..1]		79
	Issuer	*<Issr>*		[0..1]		79

Used in element(s)

"Other" on page 13

5.43.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max12Text" on page 183

5.43.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "AccountSchemeName1Choice" on page 14 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		14
	Proprietary	*<Prtry>*	Or}	[1..1]		14

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAccount/Identification/Other/SchemeName) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/SchemeName) is removed.**
- **This element(pain.001.001.07/PaymentInformation/ChargesAccount/Identification/Other/SchemeName) is removed.**

5.43.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 185

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAccount/Identification/Other/Issuer) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Issuer) is removed.**

- **This element(pain.001.001.07/PaymentInformation/ChargesAccount/Identification/Other/Issuer) is removed.**

5.44 GenericFinancialIdentification1

Definition: Information related to an identification of a financial institution.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		80
	SchemeName	*<SchmeNm>*		[0..1]		80
	Issuer	*<Issr>*		[0..1]		81

Used in element(s)

"Other" on page 70, "Other" on page 72

5.44.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 185

5.44.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "FinancialIdentificationSchemeName1Choice" on page 67 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		68
	Proprietary	*<Prtry>*	Or}	[1..1]		68

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Other/SchemeName) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other/SchemeName) is removed.**

5.44.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 185

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Other/Issuer) is removed.**
- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other/Issuer) is removed.**

5.45 GenericOrganisationIdentification1

Definition: Information related to an identification of an organisation.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]	⚠	81
	SchemeName	*<SchmeNm>*		[0..1]		82
	Issuer	*<Issr>*		[0..1]		82

Used in element(s)

"Other" on page 90

5.45.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 185

Usage Guideline details

- **on pain.001.001.07/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other/Identification**
  - **CPA_Organisation_Identification:**

    ```
    This element shall be populated with the Originator Identification number.
    ```

5.45.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "OrganisationIdentificationSchemeName1Choice" on page 92 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		92
	Proprietary	*<Prtry>*	Or}	[1..1]		92

5.45.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 185

5.46 GenericOrganisationIdentification1__1

Definition: Information related to an identification of an organisation.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]	⚠	83
	SchemeName	*<SchmeNm>*		[0..1]		83
	Issuer	*<Issr>*		[0..1]		83

Used in element(s)

"Other" on page 91

5.46.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max10Text" on page 182

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/Debtor/Identification/OrganisationIdentification/Other/Identification**
  - **CPA_Debtor_Organisation_Identificaiton_Guideline:**

    ```
    For the purposes of AFT transactions, this element shall populated with the
     Originator's Direct Clearer's User ID.
    ```
- **on pain.001.001.07/PaymentInformation/Debtor/Identification/OrganisationIdentification/Other/Identification**

  Synonym (Originating Direct Clearer's User's ID): LR C - Data Element 14

5.46.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "OrganisationIdentificationSchemeName1Choice" on page 92 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		92
	Proprietary	*<Prtry>*	Or}	[1..1]		92

5.46.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 185

5.47 GenericPersonIdentification1

Definition: Information related to an identification of a person.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		84
	SchemeName	*<SchmeNm>*		[0..1]		84
	Issuer	*<Issr>*		[0..1]		84

Used in element(s)

"Other" on page 118

5.47.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 185

5.47.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "PersonIdentificationSchemeName1Choice" on page 118 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		119
	Proprietary	*<Prtry>*	Or}	[1..1]		119

5.47.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 185

5.48 GroupHeader48__1

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

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	*<MsgId>*		[1..1]	⚠	85
	CreationDateTime	*<CreDtTm>*		[1..1]	⚠	85
	Authorisation	*<Authstn>*		[0..2]		86
	NumberOfTransactions	*<NbOfTxs>*		[1..1]		86
	ControlSum	*<CtrlSum>*		[0..1]		86
	InitiatingParty	*<InitgPty>*		[1..1]		86
	ForwardingAgent	*<FwdgAgt>*		[0..1]	⊘	87

Used in element(s)

"GroupHeader" on page 9

5.48.1 MessageIdentification

XML Tag: 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 185

Usage Guideline details

- **on pain.001.001.07/GroupHeader/MessageIdentification**

  Synonym (File Creation Number): LR A - Data Element 04

5.48.2 CreationDateTime

XML Tag: CreDtTm

Presence: [1..1]

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

Datatype: "ISODateTime" on page 181

Usage Guideline details

- **on pain.001.001.07/GroupHeader/CreationDateTime**
  - **CPA_C2B_CreationDateTime_Guideline:**

```
This element shall be populated by the Originator with the date and local time
 that the message was created.
```

- **on pain.001.001.07/GroupHeader/CreationDateTime**

  Synonym (Creation Date): LA A - Data Element 05

- **on pain.001.001.07/GroupHeader/CreationDateTime**

  Comment: (empty)

5.48.3 Authorisation

XML Tag: 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.

The **Authstn** block contains the following elements (see datatype "Authorisation1Choice" on page 15 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		16
	Proprietary	*<Prtry>*	Or}	[1..1]		16

5.48.4 NumberOfTransactions

XML Tag: NbOfTxs

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 183

5.48.5 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 171

5.48.6 InitiatingParty

XML Tag: 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.

The **InitgPty** block contains the following elements (see datatype "PartyIdentification43" on page 94 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

5.48.7 ForwardingAgent

XML Tag: 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.

The **FwdgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5__1" on page 17 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		18
	BranchIdentification	*<BrnchId>*		[0..1]		18

Usage Guideline details

- **This element(pain.001.001.07/GroupHeader/ForwardingAgent) is removed.**

5.49 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.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		88
	InstructionInformation	<InstrInf>		[0..1]		88

Used in element(s)

"InstructionForCreditorAgent" on page 51

5.49.1 Code

XML Tag: 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 181

5.49.2 InstructionInformation

XML Tag: 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 183

5.50 LocalInstrument2Choice

Definition: Set of elements that further identifies the type of local instruments being requested by the initiating party.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		88
	Proprietary	<Prtry>	Or}	[1..1]		89

Used in element(s)

"LocalInstrument" on page 116

5.50.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 178

5.50.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.51 NameAndAddress10

Definition: Information that locates and identifies a party.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[1..1]		89
	Address	*<Adr>*		[1..1]		89

Used in element(s)

"ChequeFrom" on page 27, "DeliverTo" on page 27, "PostalAddress" on page 134

5.51.1 Name

XML Tag: Nm

Presence: [1..1]

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

Datatype: "Max140Text" on page 183

5.51.2 Address

XML Tag: Adr

Presence: [1..1]

Definition: Postal address of a party.

The **Adr** block contains the following elements (see datatype "PostalAddress6" on page 119 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		120
	Department	*<Dept>*		[0..1]		120
	SubDepartment	*<SubDept>*		[0..1]		120
	StreetName	*<StrtNm>*		[0..1]		120
	BuildingNumber	*<BldgNb>*		[0..1]		120
	PostCode	*<PstCd>*		[0..1]		120
	TownName	*<TwnNm>*		[0..1]		121
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		121
	Country	*<Ctry>*		[0..1]		121
	AddressLine	*<AdrLine>*		[0..7]		121

5.52 OrganisationIdentification8

Definition: Unique and unambiguous way to identify an organisation.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AnyBIC	*<AnyBIC>*		[0..1]		90
	Other	*<Othr>*		[0..*]		90

Used in element(s)

"OrganisationIdentification" on page 93

5.52.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

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

Datatype: "AnyBICIdentifier" on page 161

5.52.2 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "GenericOrganisationIdentification1" on page 81 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]	⚠	81
	SchemeName	*<SchmeNm>*		[0..1]		82
	Issuer	*<Issr>*		[0..1]		82

5.53 OrganisationIdentification8__1

Definition: Unique and unambiguous way to identify an organisation.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AnyBIC	*<AnyBIC>*		[0..1]		91
	Other	*<Othr>*		[0..*]		91

Used in element(s)

"OrganisationIdentification" on page 94

5.53.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

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

Datatype: "AnyBICIdentifier" on page 161

5.53.2 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "GenericOrganisationIdentification1__1" on page 82 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]	⚠	83
	SchemeName	*<SchmeNm>*		[0..1]		83
	Issuer	*<Issr>*		[0..1]		83

5.54 OrganisationIdentificationSchemeName1Choice

Definition: Sets of elements to identify a name of the organisation identification scheme.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		92
	Proprietary	*<Prtry>*	Or}	[1..1]		92

Used in element(s)

"SchemeName" on page 82, "SchemeName" on page 83

5.54.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 178

5.54.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.55 Party11Choice

Definition: Nature or use of the account.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		93
	PrivateIdentification	*<PrvtId>*	Or}	[1..1]		93

Used in element(s)

"Identification" on page 96, "Identification" on page 100

5.55.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification8" on page 90 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AnyBIC	*<AnyBIC>*		[0..1]		90
	Other	*<Othr>*		[0..*]		90

5.55.2 PrivateIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification5" on page 117 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	*<DtAndPlcOfBirth>*		[0..1]		118
	Other	*<Othr>*		[0..*]		118

5.56 Party11Choice__1

Definition: Nature or use of the account.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		94
	PrivateIdentification	<PrvtId>	Or}	[1..1]		94

Used in element(s)

"Identification" on page 98

5.56.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification8__1" on page 91 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		91
	Other	<Othr>		[0..*]		91

5.56.2 PrivateIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification5" on page 117 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		118
	Other	<Othr>		[0..*]		118

5.57 PartyIdentification43

Definition: Set of elements used to identify a person or an organisation.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

Used in element(s)

"Garnishee" on page 74, "GarnishmentAdministrator" on page 74, "InitiatingParty" on page 86, "Invoicee" on page 139, "Invoicer" on page 138, "UltimateCreditor" on page 51, "UltimateDebtor" on page 112, "UltimateDebtor" on page 45

5.57.1 Name

XML Tag: 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 183

5.57.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 119 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		120
	Department	*<Dept>*		[0..1]		120
	SubDepartment	*<SubDept>*		[0..1]		120
	StreetName	*<StrtNm>*		[0..1]		120
	BuildingNumber	*<BldgNb>*		[0..1]		120
	PostCode	*<PstCd>*		[0..1]		120
	TownName	*<TwnNm>*		[0..1]		121
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		121
	Country	*<Ctry>*		[0..1]		121
	AddressLine	*<AdrLine>*		[0..7]		121

5.57.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party11Choice" on page 92 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		93
	PrivateIdentification	*<PrvtId>*	Or}	[1..1]		93

5.57.4 CountryOfResidence

XML Tag: 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.

Datatype: "CountryCode" on page 170

5.57.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "ContactDetails2" on page 32 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]		33
	Name	*<Nm>*		[0..1]		33
	PhoneNumber	*<PhneNb>*		[0..1]		33
	MobileNumber	*<MobNb>*		[0..1]		33
	FaxNumber	*<FaxNb>*		[0..1]		33
	EmailAddress	*<EmailAdr>*		[0..1]		33
	Other	*<Othr>*		[0..1]		34

5.58 PartyIdentification43__1

Definition: Set of elements used to identify a person or an organisation.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]	M	97
	PostalAddress	*<PstlAdr>*		[0..1]		98
	Identification	*<Id>*		[0..1]		98
	CountryOfResidence	*<CtryOfRes>*		[0..1]		99
	ContactDetails	*<CtctDtls>*		[0..1]		99

Used in element(s)

"Debtor" on page 110

5.58.1 Name

XML Tag: 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 183

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/Debtor/Name**

  This element is now mandatory, the minimum occurrence has been changed to : 1

5.58.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 119 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		120
	Department	*<Dept>*		[0..1]		120
	SubDepartment	*<SubDept>*		[0..1]		120
	StreetName	*<StrtNm>*		[0..1]		120
	BuildingNumber	*<BldgNb>*		[0..1]		120
	PostCode	*<PstCd>*		[0..1]		120
	TownName	*<TwnNm>*		[0..1]		121
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		121
	Country	*<Ctry>*		[0..1]		121
	AddressLine	*<AdrLine>*		[0..7]		121

5.58.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party11Choice__1" on page 93 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		94
	PrivateIdentification	*<PrvtId>*	Or}	[1..1]		94

5.58.4 CountryOfResidence

XML Tag: 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.

Datatype: "CountryCode" on page 170

5.58.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "ContactDetails2__1" on page 34 for details)

⛔ Removed - ◇ Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]	⛔	34
	Name	*<Nm>*		[0..1]	⚠	34
	PhoneNumber	*<PhneNb>*		[0..1]	⛔	35
	MobileNumber	*<MobNb>*		[0..1]	⛔	35
	FaxNumber	*<FaxNb>*		[0..1]	⛔	35
	EmailAddress	*<EmailAdr>*		[0..1]	⛔	36
	Other	*<Othr>*		[0..1]	⚠	36

5.59 PartyIdentification43__2

Definition: Set of elements used to identify a person or an organisation.

⛔ Removed - ◇ Ignored - ⚠ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		100
	PostalAddress	*<PstlAdr>*		[0..1]	⛔	100
	Identification	*<Id>*		[0..1]	⛔	100
	CountryOfResidence	*<CtryOfRes>*		[0..1]	⛔	101
	ContactDetails	*<CtctDtls>*		[0..1]		101

Used in element(s)

"Creditor" on page 50

5.59.1 Name

XML Tag: 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 183

5.59.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 119 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		120
	Department	*<Dept>*		[0..1]		120
	SubDepartment	*<SubDept>*		[0..1]		120
	StreetName	*<StrtNm>*		[0..1]		120
	BuildingNumber	*<BldgNb>*		[0..1]		120
	PostCode	*<PstCd>*		[0..1]		120
	TownName	*<TwnNm>*		[0..1]		121
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		121
	Country	*<Ctry>*		[0..1]		121
	AddressLine	*<AdrLine>*		[0..7]		121

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress) is removed.**

5.59.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party11Choice" on page 92 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		93
	PrivateIdentification	*<PrvtId>*	Or}	[1..1]		93

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification) is removed.**

5.59.4 CountryOfResidence

XML Tag: 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.

Datatype: "CountryCode" on page 170

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/Creditor/CountryOfResidence) is removed.**

5.59.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "ContactDetails2__2" on page 36 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]		37
	Name	*<Nm>*		[0..1]		37
	PhoneNumber	*<PhneNb>*		[0..1]		37
	MobileNumber	*<MobNb>*		[0..1]		38
	FaxNumber	*<FaxNb>*		[0..1]		38
	EmailAddress	*<EmailAdr>*		[0..1]		38
	Other	*<Othr>*		[0..1]		39

5.60 PaymentIdentification1__1

Definition: Set of elements used to provide further means of referencing a payment transaction.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructionIdentification	*<InstrId>*		[0..1]		102
	EndToEndIdentification	*<EndToEndId>*		[1..1]		103

Used in element(s)

"PaymentIdentification" on page 42

5.60.1 InstructionIdentification

XML Tag: 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 185

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/InstructionIdentification) is removed.**

5.60.2 EndToEndIdentification

XML Tag: 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: "CPA_Max19Text" on page 165

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification**

  Synonym (Originator Cross Reference Number): LR C - Data Element 15

5.61 PaymentInstruction20__1

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

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PaymentInformationIdentification	*<PmtInfId>*		[1..1]		108
	PaymentMethod	*<PmtMtd>*		[1..1]		108
	BatchBooking	*<BtchBookg>*		[0..1]		108
	NumberOfTransactions	*<NbOfTxs>*		[0..1]		108
	ControlSum	*<CtrlSum>*		[0..1]		109
	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	M	109
	RequestedExecutionDate	*<ReqdExctnDt>*		[1..1]	⚠	109
	PoolingAdjustmentDate	*<PoolgAdjstmntDt>*		[0..1]	⊘	110
	Debtor	*<Dbtr>*		[1..1]		110
	DebtorAccount	*<DbtrAcct>*		[1..1]		110
	DebtorAgent	*<DbtrAgt>*		[1..1]	⚠	111
	DebtorAgentAccount	*<DbtrAgtAcct>*		[0..1]	⊘	111
	InstructionForDebtorAgent	*<InstrForDbtrAgt>*		[0..1]		112
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		112
	ChargeBearer	*<ChrgBr>*		[0..1]		113
	ChargesAccount	*<ChrgsAcct>*		[0..1]		113
	ChargesAccountAgent	*<ChrgsAcctAgt>*		[0..1]	⚠	113
	CreditTransferTransactionInformation	*<CdtTrfTxInf>*		[1..*]		114

Rules

R10 PaymentTypeInformationRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00009

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

R11 ChequeInstructionRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00100

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

R12 ChargesAccountRule ✓

If ChargesAccountAgent is present, then ChargesAccount must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00099

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

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/PaymentInformation/ChargesAccountRule) is removed.**

R13 ChargesAccountAgentRule

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

Error handling: Undefined

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/PaymentInformation/ChargesAccountAgentRule) is removed.**

R14 ChargeBearerRule ✓

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00112

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

Usage Guideline restrictions for this element

– **This rule(pain.001.001.07/PaymentInformation/ChargeBearerRule) is removed.**

R15 UltimateDebtorRule ✓

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

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

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00097

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

R16 ChequeAndCreditorAccountRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00107

– *Error Text:* Invalid message content for cheque payment method.

R17 ChequeDeliveryAndCreditorAgentRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00109

– *Error Text:* Invalid message content for cheque payment with creditor agent.

R18 ChequeDeliveryAndNoCreditorAgentRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00110

– *Error Text:* Invalid message content for cheque payment without creditor agent.

R19 NonChequePaymentMethodRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00108

– *Error Text:* Invalid message content for non cheque payment method.

R20 ChequeNoDeliveryAndNoCreditorAgentRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00111

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

R21 InstructionForDebtorAgentRule ✓

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

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

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00264

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

Guidelines

1. **UltimateDebtorGuideline**

   UltimateDebtor may only be present if different from Debtor.

2. **ChequeInstructionDeliverToDebtorGuideline**

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

3. **ChequeInstructionDeliverToCreditorGuideline**

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

4. **ChequeInstructionDeliverToCreditorAgentGuideline**

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

5. **ChequeFromGuideline**

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

Used in element(s)

"PaymentInformation" on page 9

5.61.1 PaymentInformationIdentification

XML Tag: 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 185

5.61.2 PaymentMethod

XML Tag: PmtMtd

Presence: [1..1]

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

Datatype: "PaymentMethod3Code" on page 187

5.61.3 BatchBooking

XML Tag: 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: "BatchBookingIndicator" on page 164

5.61.4 NumberOfTransactions

XML Tag: NbOfTxs

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 183

5.61.5 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 171

5.61.6 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation19" on page 115 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	*<InstrPrty>*		[0..1]		116
	ServiceLevel	*<SvcLvl>*		[0..1]		116
	LocalInstrument	*<LclInstrm>*		[0..1]		116
	CategoryPurpose	*<CtgyPurp>*		[0..1]	M	117

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/PaymentTypeInformation**

  This element is now mandatory, the minimum occurrence has been changed to : 1

5.61.7 RequestedExecutionDate

XML Tag: ReqdExctnDt

Presence: [1..1]

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

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

Datatype: "ISODate" on page 180

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/RequestedExecutionDate**

  Synonym (Date Fudns to be Available): LR C - Data Element 06

5.61.8 PoolingAdjustmentDate

XML Tag: 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 180

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/PoolingAdjustmentDate) is removed.**

5.61.9 Debtor

XML Tag: Dbtr

Presence: [1..1]

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

The **Dbtr** block contains the following elements (see datatype "PartyIdentification43__1" on page 97 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]	M	97
	PostalAddress	*<PstlAdr>*		[0..1]		98
	Identification	*<Id>*		[0..1]		98
	CountryOfResidence	*<CtryOfRes>*		[0..1]		99
	ContactDetails	*<CtctDtls>*		[0..1]		99

5.61.10 DebtorAccount

XML Tag: 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.

The **DbtrAcct** block contains the following elements (see datatype "CashAccount24__1" on page 22 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		22
	Type	*<Tp>*		[0..1]		22
	Currency	*<Ccy>*		[0..1]		23
	Name	*<Nm>*		[0..1]		23

5.61.11 DebtorAgent

XML Tag: DbtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5__1" on page 17 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		18
	BranchIdentification	*<BrnchId>*		[0..1]		18

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/DebtorAgent**

  Synonym (Institutional ID Number for Returns): LR C - Data Element 16

5.61.12 DebtorAgentAccount

XML Tag: DbtrAgtAcct

Presence: [0..1]

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

The **DbtrAgtAcct** block contains the following elements (see datatype "CashAccount24" on page 20 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		20
	Type	*<Tp>*		[0..1]		21
	Currency	*<Ccy>*		[0..1]		21
	Name	*<Nm>*		[0..1]		21

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/DebtorAgentAccount) is removed.**

5.61.13 InstructionForDebtorAgent

XML Tag: 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 183

5.61.14 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "PartyIdentification43" on page 94 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

5.61.15 ChargeBearer

XML Tag: 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 165

5.61.16 ChargesAccount

XML Tag: 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.

The **ChrgsAcct** block contains the following elements (see datatype "CashAccount24__1" on page 22 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		22
	Type	*<Tp>*		[0..1]		22
	Currency	*<Ccy>*		[0..1]		23
	Name	*<Nm>*		[0..1]		23

5.61.17 ChargesAccountAgent

XML Tag: 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.

The **ChrgsAcctAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5__1" on page 17 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		18
	BranchIdentification	*<BrnchId>*		[0..1]		18

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/ChargesAccountAgent**
  - **CPA_C2B_ChargesAccountAgent:**

    ```
    The use of this element shall be bilaterially agreed between the corporate and
     its financial Institution.
    ```

5.61.18 CreditTransferTransactionInformation

XML Tag: CdtTrfTxInf

Presence: [1..*]

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

The **CdtTrfTxInf** block contains the following elements (see datatype "CreditTransferTransaction26__1" on page 39 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	*<PmtId>*		[1..1]		42
	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	M	43
	Amount	*<Amt>*		[1..1]	⚠	43
	ExchangeRateInformation	*<XchgRateInf>*		[0..1]		44
	ChargeBearer	*<ChrgBr>*		[0..1]	⊘	44
	ChequeInstruction	*<ChqInstr>*		[0..1]	⊘	45
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		45
	IntermediaryAgent1	*<IntrmyAgt1>*		[0..1]	⊘	46
	IntermediaryAgent1Account	*<IntrmyAgt1Acct>*		[0..1]	⊘	46
	IntermediaryAgent2	*<IntrmyAgt2>*		[0..1]	⊘	47
	IntermediaryAgent2Account	*<IntrmyAgt2Acct>*		[0..1]	⊘	47
	IntermediaryAgent3	*<IntrmyAgt3>*		[0..1]	⊘	48
	IntermediaryAgent3Account	*<IntrmyAgt3Acct>*		[0..1]	⊘	48
	CreditorAgent	*<CdtrAgt>*		[0..1]	M ⚠	49
	CreditorAgentAccount	*<CdtrAgtAcct>*		[0..1]	⊘	49
	Creditor	*<Cdtr>*		[0..1]	M	50
	CreditorAccount	*<CdtrAcct>*		[0..1]	M ⚠	50
	UltimateCreditor	*<UltmtCdtr>*		[0..1]		51
	InstructionForCreditorAgent	*<InstrForCdtrAgt>*		[0..*]	⊘	51
	InstructionForDebtorAgent	*<InstrForDbtrAgt>*		[0..1]	⊘	52
	Purpose	*<Purp>*		[0..1]	⊘	52
	RegulatoryReporting	*<RgltryRptg>*		[0..10]	⊘	53
	Tax	*<Tax>*		[0..1]	⊘	53
	RelatedRemittanceInformation	*<RltdRmtInf>*		[0..10]	R[0..1]	54
	RemittanceInformation	*<RmtInf>*		[0..1]		55
	SupplementaryData	*<SplmtryData>*		[0..*]	⊘	55

5.62 PaymentTypeInformation19

Definition: Set of elements used to provide further details of the type of payment.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	*<InstrPrty>*		[0..1]		116
	ServiceLevel	*<SvcLvl>*		[0..1]		116
	LocalInstrument	*<LclInstrm>*		[0..1]		116
	CategoryPurpose	*<CtgyPurp>*		[0..1]	M	117

Used in element(s)

"PaymentTypeInformation" on page 109, "PaymentTypeInformation" on page 43

5.62.1 InstructionPriority

XML Tag: 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 189

5.62.2 ServiceLevel

XML Tag: SvcLvl

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

The **SvcLvl** block contains the following elements (see datatype "ServiceLevel8Choice" on page 134 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		135
	Proprietary	*<Prtry>*	Or}	[1..1]		135

5.62.3 LocalInstrument

XML Tag: 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.

The **LclInstrm** block contains the following elements (see datatype "LocalInstrument2Choice" on page 88 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		88
	Proprietary	*<Prtry>*	Or}	[1..1]		89

5.62.4 CategoryPurpose

XML Tag: 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.

The **CtgyPurp** block contains the following elements (see datatype "CategoryPurpose1Choice" on page 24 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		24
	Proprietary	*<Prtry>*	Or}	[1..1]		25

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/PaymentTypeInformation/CategoryPurpose**

  This element is now mandatory, the minimum occurrence has been changed to : 1

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose**

  This element is now mandatory, the minimum occurrence has been changed to : 1

5.63 PersonIdentification5

Definition: Unique and unambiguous way to identify a person.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	*<DtAndPlcOfBirth>*		[0..1]		118
	Other	*<Othr>*		[0..*]		118

Used in element(s)

"PrivateIdentification" on page 93, "PrivateIdentification" on page 94

5.63.1 DateAndPlaceOfBirth

XML Tag: DtAndPlcOfBirth

Presence: [0..1]

Definition: Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "DateAndPlaceOfBirth" on page 58 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BirthDate	*<BirthDt>*		[1..1]		58
	ProvinceOfBirth	*<PrvcOfBirth>*		[0..1]		58
	CityOfBirth	*<CityOfBirth>*		[1..1]		59
	CountryOfBirth	*<CtryOfBirth>*		[1..1]		59

5.63.2 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "GenericPersonIdentification1" on page 83 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		84
	SchemeName	*<SchmeNm>*		[0..1]		84
	Issuer	*<Issr>*		[0..1]		84

5.64 PersonIdentificationSchemeName1Choice

Definition: Sets of elements to identify a name of the identification scheme.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		119
	Proprietary	<Prtry>	Or}	[1..1]		119

Used in element(s)

"SchemeName" on page 84

5.64.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 178

5.64.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.65 PostalAddress6

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

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		120
	Department	<Dept>		[0..1]		120
	SubDepartment	<SubDept>		[0..1]		120
	StreetName	<StrtNm>		[0..1]		120
	BuildingNumber	<BldgNb>		[0..1]		120
	PostCode	<PstCd>		[0..1]		120
	TownName	<TwnNm>		[0..1]		121
	CountrySubDivision	<CtrySubDvsn>		[0..1]		121
	Country	<Ctry>		[0..1]		121
	AddressLine	<AdrLine>		[0..7]		121

Used in element(s)

"Address" on page 89, "PostalAddress" on page 69, "PostalAddress" on page 19, "PostalAddress" on page 95, "PostalAddress" on page 71, "PostalAddress" on page 98, "PostalAddress" on page 100

5.65.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: "AddressType2Code" on page 160

5.65.2 Department

XML Tag: Dept

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 186

5.65.3 SubDepartment

XML Tag: SubDept

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 186

5.65.4 StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 186

5.65.5 BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 184

5.65.6 PostCode

XML Tag: 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 184

5.65.7 TownName

XML Tag: TwnNm

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 185

5.65.8 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 185

5.65.9 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 170

5.65.10 AddressLine

XML Tag: 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 186

5.66 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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		122
	Proprietary	<Prtry>	Or}	[1..1]		122

Used in element(s)

"Purpose" on page 52

5.66.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 179

5.66.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 185

5.67 ReferredDocumentInformation7

Definition: Set of elements used to identify the documents referred to in the remittance information.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		122
	Number	<Nb>		[0..1]		123
	RelatedDate	<RltdDt>		[0..1]		123
	LineDetails	<LineDtls>		[0..*]		123

Used in element(s)

"ReferredDocumentInformation" on page 137

5.67.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of referred document.

The **Tp** block contains the following elements (see datatype "ReferredDocumentType4" on page 124 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		124
	Issuer	*<Issr>*		[0..1]		125

5.67.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 185

5.67.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 180

5.67.4 LineDetails

XML Tag: LineDtls

Presence: [0..*]

Definition: Set of elements used to provide the content of the referred document line.

The **LineDtls** block contains the following elements (see datatype "DocumentLineInformation1" on page 63 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..*]		63
	Description	*<Desc>*		[0..1]		64
	Amount	*<Amt>*		[0..1]		64

5.68 ReferredDocumentType3Choice

Definition: Specifies the type of the document referred in the remittance information.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		124
	Proprietary	*<Prtry>*	Or}	[1..1]		124

Used in element(s)

"CodeOrProprietary" on page 124

5.68.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 172

5.68.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 185

5.69 ReferredDocumentType4

Definition: Specifies the type of the document referred in the remittance information.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		124
	Issuer	*<Issr>*		[0..1]		125

Used in element(s)

"Type" on page 122

5.69.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Provides the type details of the referred document.

The **CdOrPrtry** block contains the following elements (see datatype "ReferredDocumentType3Choice" on page 123 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		124
	Proprietary	*<Prtry>*	Or}	[1..1]		124

5.69.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 185

5.70 RegulatoryAuthority2

Definition: Entity requiring the regulatory reporting information.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		125
	Country	*<Ctry>*		[0..1]		125

Used in element(s)

"Authority" on page 126

5.70.1 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 183

5.70.2 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Datatype: "CountryCode" on page 170

5.71 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DebitCreditReportingIndicator	*<DbtCdtRptgInd>*		[0..1]		126
	Authority	*<Authrty>*		[0..1]		126
	Details	*<Dtls>*		[0..*]		126

Used in element(s)

"RegulatoryReporting" on page 53

5.71.1 DebitCreditReportingIndicator

XML Tag: 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 190

5.71.2 Authority

XML Tag: Authrty

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

The **Authrty** block contains the following elements (see datatype "RegulatoryAuthority2" on page 125 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		125
	Country	*<Ctry>*		[0..1]		125

5.71.3 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

The **Dtls** block contains the following elements (see datatype "StructuredRegulatoryReporting3" on page 135 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		136
	Date	*<Dt>*		[0..1]		136
	Country	*<Ctry>*		[0..1]		136
	Code	*<Cd>*		[0..1]		136
	Amount	*<Amt>*		[0..1]		136
	Information	*<Inf>*		[0..*]		136

5.72 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.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	*<DuePyblAmt>*		[0..1]		127
	DiscountAppliedAmount	*<DscntApldAmt>*		[0..*]		127
	CreditNoteAmount	*<CdtNoteAmt>*		[0..1]		128
	TaxAmount	*<TaxAmt>*		[0..*]		128
	AdjustmentAmountAndReason	*<AdjstmntAmtAndRsn>*		[0..*]		128
	RemittedAmount	*<RmtdAmt>*		[0..1]		129

Used in element(s)

"ReferredDocumentAmount" on page 138

5.72.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.72.2 DiscountAppliedAmount

XML Tag: 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.

The **DscntApldAmt** block contains the following elements (see datatype "DiscountAmountAndType1" on page 60 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		60
	Amount	*<Amt>*		[1..1]		60

5.72.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.72.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

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

The **TaxAmt** block contains the following elements (see datatype "TaxAmountAndType1" on page 143 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		143
	Amount	*<Amt>*		[1..1]		143

5.72.5 AdjustmentAmountAndReason

XML Tag: AdjstmntAmtAndRsn

Presence: [0..*]

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

The **AdjstmntAmtAndRsn** block contains the following elements (see datatype "DocumentAdjustment1" on page 61 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		61
	CreditDebitIndicator	*<CdtDbtInd>*		[0..1]		61
	Reason	*<Rsn>*		[0..1]		62
	AdditionalInformation	*<AddtlInf>*		[0..1]		62

5.72.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.73 RemittanceAmount3

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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	*<DuePyblAmt>*		[0..1]		129
	DiscountAppliedAmount	*<DscntApldAmt>*		[0..*]		130
	CreditNoteAmount	*<CdtNoteAmt>*		[0..1]		130
	TaxAmount	*<TaxAmt>*		[0..*]		130
	AdjustmentAmountAndReason	*<AdjstmntAmtAndRsn>*		[0..*]		130
	RemittedAmount	*<RmtdAmt>*		[0..1]		131

Used in element(s)

"Amount" on page 64

5.73.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.73.2 DiscountAppliedAmount

XML Tag: DscntApldAmt

Presence: [0..*]

Definition: Amount of discount to be applied to the amount due and payable to the creditor.

The **DscntApldAmt** block contains the following elements (see datatype "DiscountAmountAndType1" on page 60 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		60
	Amount	*<Amt>*		[1..1]		60

5.73.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.73.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype "TaxAmountAndType1" on page 143 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		143
	Amount	*<Amt>*		[1..1]		143

5.73.5 AdjustmentAmountAndReason

XML Tag: AdjstmntAmtAndRsn

Presence: [0..*]

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

The **AdjstmntAmtAndRsn** block contains the following elements (see datatype "DocumentAdjustment1" on page 61 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		61
	CreditDebitIndicator	*<CdtDbtInd>*		[0..1]		61
	Reason	*<Rsn>*		[0..1]		62
	AdditionalInformation	*<AddtlInf>*		[0..1]		62

5.73.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.74 RemittanceInformation11

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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Unstructured	*<Ustrd>*		[0..*]	R[0..1]	131
	Structured	*<Strd>*		[0..*]	R[0..100000]	132

Used in element(s)

"RemittanceInformation" on page 55

5.74.1 Unstructured

XML Tag: 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 183

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured**

  This element has change repeatability, the maximum occurrence has been changed to : 1

5.74.2 Structured

XML Tag: 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.

The **Strd** block contains the following elements (see datatype "StructuredRemittanceInformation13" on page 137 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	*<RfrdDocInf>*		[0..*]	R[0..1]	137
	ReferredDocumentAmount	*<RfrdDocAmt>*		[0..1]		138
	CreditorReferenceInformation	*<CdtrRefInf>*		[0..1]		138
	Invoicer	*<Invcr>*		[0..1]		138
	Invoicee	*<Invcee>*		[0..1]		139
	TaxRemittance	*<TaxRmt>*		[0..1]		139
	GarnishmentRemittance	*<GrnshmtRmt>*		[0..1]		140
	AdditionalRemittanceInformation	*<AddtlRmtInf>*		[0..3]		141

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured**

  This element has change repeatability, the maximum occurrence has been changed to : 100000

5.75 RemittanceLocation4

Definition: Set of elements used to provide information on the remittance advice.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceIdentification	<RmtId>		[0..1]		133
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		133

Used in element(s)

"RelatedRemittanceInformation" on page 54

5.75.1 RemittanceIdentification

XML Tag: 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 185

5.75.2 RemittanceLocationDetails

XML Tag: RmtLctnDtls

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

The **RmtLctnDtls** block contains the following elements (see datatype "RemittanceLocationDetails1" on page 133 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Method	<Mtd>		[1..1]		134
	ElectronicAddress	<ElctrncAdr>		[0..1]		134
	PostalAddress	<PstlAdr>		[0..1]		134

5.76 RemittanceLocationDetails1

Definition: Provides information on the remittance advice.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Method	<Mtd>		[1..1]		134
	ElectronicAddress	<ElctrncAdr>		[0..1]		134
	PostalAddress	<PstlAdr>		[0..1]		134

Used in element(s)

"RemittanceLocationDetails" on page 133

5.76.1 Method

XML Tag: Mtd

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 190

5.76.2 ElectronicAddress

XML Tag: ElctrncAdr

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 184

5.76.3 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

The **PstlAdr** block contains the following elements (see datatype "NameAndAddress10" on page 89 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[1..1]		89
	Address	*<Adr>*		[1..1]		89

Usage Guideline details

- **This element(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress) is removed.**

5.77 ServiceLevel8Choice

Definition: Specifies the service level of the transaction.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		135
	Proprietary	<Prtry>	Or}	[1..1]		135

Used in element(s)

"ServiceLevel" on page 116

5.77.1 Code

XML Tag: 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 179

5.77.2 Proprietary

XML Tag: 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 185

5.78 StructuredRegulatoryReporting3

Definition: Information needed due to regulatory and statutory requirements.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		136
	Date	<Dt>		[0..1]		136
	Country	<Ctry>		[0..1]		136
	Code	<Cd>		[0..1]		136
	Amount	<Amt>		[0..1]		136
	Information	<Inf>		[0..*]		136

Used in element(s)

"Details" on page 126

5.78.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 185

5.78.2 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 180

5.78.3 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Datatype: "CountryCode" on page 170

5.78.4 Code

XML Tag: 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 182

5.78.5 Amount

XML Tag: Amt

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.78.6 Information

XML Tag: Inf

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 185

5.79 StructuredRemittanceInformation13

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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]	R[0..1]	137
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		138
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		138
	Invoicer	<Invcr>		[0..1]		138
	Invoicee	<Invcee>		[0..1]		139
	TaxRemittance	<TaxRmt>		[0..1]		139
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		140
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		141

Used in element(s)

"Structured" on page 132

5.79.1 ReferredDocumentInformation

XML Tag: RfrdDocInf

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

The **RfrdDocInf** block contains the following elements (see datatype "ReferredDocumentInformation7" on page 122 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		122
	Number	<Nb>		[0..1]		123
	RelatedDate	<RltdDt>		[0..1]		123
	LineDetails	<LineDtls>		[0..*]		123

Usage Guideline details

- **on pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation**

  This element has change repeatability, the maximum occurrence has been changed to : 1

5.79.2 ReferredDocumentAmount

XML Tag: RfrdDocAmt

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

The **RfrdDocAmt** block contains the following elements (see datatype "RemittanceAmount2" on page 127 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	*<DuePyblAmt>*		[0..1]		127
	DiscountAppliedAmount	*<DscntApldAmt>*		[0..*]		127
	CreditNoteAmount	*<CdtNoteAmt>*		[0..1]		128
	TaxAmount	*<TaxAmt>*		[0..*]		128
	AdjustmentAmountAndReason	*<AdjstmntAmtAndRsn>*		[0..*]		128
	RemittedAmount	*<RmtdAmt>*		[0..1]		129

5.79.3 CreditorReferenceInformation

XML Tag: CdtrRefInf

Presence: [0..1]

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

The **CdtrRefInf** block contains the following elements (see datatype "CreditorReferenceInformation2" on page 56 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		56
	Reference	*<Ref>*		[0..1]		56

5.79.4 Invoicer

XML Tag: Invcr

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

The **Invcr** block contains the following elements (see datatype "PartyIdentification43" on page 94 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

5.79.5 Invoicee

XML Tag: 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.

The **Invcee** block contains the following elements (see datatype "PartyIdentification43" on page 94 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		95
	Identification	*<Id>*		[0..1]		96
	CountryOfResidence	*<CtryOfRes>*		[0..1]		96
	ContactDetails	*<CtctDtls>*		[0..1]		96

5.79.6 TaxRemittance

XML Tag: TaxRmt

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

The **TaxRmt** block contains the following elements (see datatype "TaxInformation4" on page 148 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Creditor	*<Cdtr>*		[0..1]		149
	Debtor	*<Dbtr>*		[0..1]		149
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		149
	AdministrationZone	*<AdmstnZone>*		[0..1]		150
	ReferenceNumber	*<RefNb>*		[0..1]		150
	Method	*<Mtd>*		[0..1]		150
	TotalTaxableBaseAmount	*<TtlTaxblBaseAmt>*		[0..1]		150
	TotalTaxAmount	*<TtlTaxAmt>*		[0..1]		150
	Date	*<Dt>*		[0..1]		151
	SequenceNumber	*<SeqNb>*		[0..1]		151
	Record	*<Rcrd>*		[0..*]		151

5.79.7 GarnishmentRemittance

XML Tag: GrnshmtRmt

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

The **GrnshmtRmt** block contains the following elements (see datatype "Garnishment1" on page 73 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[1..1]		73
	Garnishee	*<Grnshee>*		[0..1]		74
	GarnishmentAdministrator	*<GrnshmtAdmstr>*		[0..1]		74
	ReferenceNumber	*<RefNb>*		[0..1]		75
	Date	*<Dt>*		[0..1]		75
	RemittedAmount	*<RmtdAmt>*		[0..1]		75
	FamilyMedicalInsuranceIndicator	*<FmlyMdclInsrncInd>*		[0..1]		75
	EmployeeTerminationIndicator	*<MplyeeTermntnInd>*		[0..1]		75

5.79.8 AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 183

5.80 SupplementaryData1

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

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	*<PlcAndNm>*		[0..1]		141
	Envelope	*<Envlp>*		[1..1]		141

Rules

R7 SupplementaryDataRule

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

Error handling: Undefined

Used in element(s)

"SupplementaryData" on page 10, "SupplementaryData" on page 55

5.80.1 PlaceAndName

XML Tag: 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 185

5.80.2 Envelope

XML Tag: Envlp

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

5.81 TaxAmount1

Definition: Set of elements used to provide information on the tax amount(s) of tax record.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Rate	*<Rate>*		[0..1]		142
	TaxableBaseAmount	*<TaxblBaseAmt>*		[0..1]		142
	TotalAmount	*<TtlAmt>*		[0..1]		142
	Details	*<Dtls>*		[0..*]		142

Used in element(s)

"TaxAmount" on page 156

5.81.1 Rate

XML Tag: Rate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 188

5.81.2 TaxableBaseAmount

XML Tag: TaxblBaseAmt

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.81.3 TotalAmount

XML Tag: TtlAmt

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.81.4 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

The **Dtls** block contains the following elements (see datatype "TaxRecordDetails1" on page 157 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Period	*<Prd>*		[0..1]		157
	Amount	*<Amt>*		[1..1]		158

5.82 TaxAmountAndType1

Definition: Specifies the amount with a specific type.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		143
	Amount	*<Amt>*		[1..1]		143

Used in element(s)

"TaxAmount" on page 128, "TaxAmount" on page 130

5.82.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the amount.

The **Tp** block contains the following elements (see datatype "TaxAmountType1Choice" on page 144 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		144
	Proprietary	*<Prtry>*	Or}	[1..1]		144

5.82.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.83 TaxAmountType1Choice

Definition: Specifies the amount type.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		144
	Proprietary	*<Prtry>*	Or}	[1..1]		144

Used in element(s)

"Type" on page 143

5.83.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 179

5.83.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 185

5.84 TaxAuthorisation1

Definition: Details of the authorised tax paying party.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Title	*<Titl>*		[0..1]		144
	Name	*<Nm>*		[0..1]		145

Used in element(s)

"Authorisation" on page 153

5.84.1 Title

XML Tag: Titl

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 185

5.84.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 183

5.85 TaxInformation3

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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Creditor	*<Cdtr>*		[0..1]		145
	Debtor	*<Dbtr>*		[0..1]		146
	AdministrationZone	*<AdmstnZn>*		[0..1]		146
	ReferenceNumber	*<RefNb>*		[0..1]		146
	Method	*<Mtd>*		[0..1]		146
	TotalTaxableBaseAmount	*<TtlTaxblBaseAmt>*		[0..1]		147
	TotalTaxAmount	*<TtlTaxAmt>*		[0..1]		147
	Date	*<Dt>*		[0..1]		147
	SequenceNumber	*<SeqNb>*		[0..1]		147
	Record	*<Rcrd>*		[0..*]		147

Used in element(s)

"Tax" on page 53

5.85.1 Creditor

XML Tag: Cdtr

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

The **Cdtr** block contains the following elements (see datatype "TaxParty1" on page 151 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		152
	RegistrationIdentification	*<RegnId>*		[0..1]		152
	TaxType	*<TaxTp>*		[0..1]		152

5.85.2 Debtor

XML Tag: Dbtr

Presence: [0..1]

Definition: Set of elements used to identify the party on the debit side of the transaction to which the tax applies.

The **Dbtr** block contains the following elements (see datatype "TaxParty2" on page 152 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		153
	RegistrationIdentification	*<RegnId>*		[0..1]		153
	TaxType	*<TaxTp>*		[0..1]		153
	Authorisation	*<Authstn>*		[0..1]		153

5.85.3 AdministrationZone

XML Tag: AdmstnZn

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 185

5.85.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 183

5.85.5 Method

XML Tag: Mtd

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 185

5.85.6 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.85.7 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.85.8 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 180

5.85.9 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 187

5.85.10 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord1" on page 154 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		155
	Category	*<Ctgy>*		[0..1]		155
	CategoryDetails	*<CtgyDtls>*		[0..1]		155
	DebtorStatus	*<DbtrSts>*		[0..1]		155
	CertificateIdentification	*<CertId>*		[0..1]		156
	FormsCode	*<FrmsCd>*		[0..1]		156
	Period	*<Prd>*		[0..1]		156
	TaxAmount	*<TaxAmt>*		[0..1]		156
	AdditionalInformation	*<AddtlInf>*		[0..1]		157

5.86 TaxInformation4

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.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Creditor	*<Cdtr>*		[0..1]		149
	Debtor	*<Dbtr>*		[0..1]		149
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		149
	AdministrationZone	*<AdmstnZone>*		[0..1]		150
	ReferenceNumber	*<RefNb>*		[0..1]		150
	Method	*<Mtd>*		[0..1]		150
	TotalTaxableBaseAmount	*<TtlTaxblBaseAmt>*		[0..1]		150
	TotalTaxAmount	*<TtlTaxAmt>*		[0..1]		150
	Date	*<Dt>*		[0..1]		151
	SequenceNumber	*<SeqNb>*		[0..1]		151
	Record	*<Rcrd>*		[0..*]		151

Used in element(s)

"TaxRemittance" on page 139

5.86.1 Creditor

XML Tag: Cdtr

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

The **Cdtr** block contains the following elements (see datatype "TaxParty1" on page 151 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		152
	RegistrationIdentification	*<RegnId>*		[0..1]		152
	TaxType	*<TaxTp>*		[0..1]		152

5.86.2 Debtor

XML Tag: Dbtr

Presence: [0..1]

Definition: Identifies the party on the debit side of the transaction to which the tax applies.

The **Dbtr** block contains the following elements (see datatype "TaxParty2" on page 152 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		153
	RegistrationIdentification	*<RegnId>*		[0..1]		153
	TaxType	*<TaxTp>*		[0..1]		153
	Authorisation	*<Authstn>*		[0..1]		153

5.86.3 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

The **UltmtDbtr** block contains the following elements (see datatype "TaxParty2" on page 152 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		153
	RegistrationIdentification	*<RegnId>*		[0..1]		153
	TaxType	*<TaxTp>*		[0..1]		153
	Authorisation	*<Authstn>*		[0..1]		153

5.86.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 185

5.86.5 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 183

5.86.6 Method

XML Tag: Mtd

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 185

5.86.7 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.86.8 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

5.86.9 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 180

5.86.10 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 187

5.86.11 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord1" on page 154 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		155
	Category	*<Ctgy>*		[0..1]		155
	CategoryDetails	*<CtgyDtls>*		[0..1]		155
	DebtorStatus	*<DbtrSts>*		[0..1]		155
	CertificateIdentification	*<CertId>*		[0..1]		156
	FormsCode	*<FrmsCd>*		[0..1]		156
	Period	*<Prd>*		[0..1]		156
	TaxAmount	*<TaxAmt>*		[0..1]		156
	AdditionalInformation	*<AddtlInf>*		[0..1]		157

5.87 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		152
	RegistrationIdentification	*<RegnId>*		[0..1]		152
	TaxType	*<TaxTp>*		[0..1]		152

Used in element(s)

"Creditor" on page 145, "Creditor" on page 149

5.87.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 185

5.87.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 185

5.87.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 185

5.88 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		153
	RegistrationIdentification	*<RegnId>*		[0..1]		153
	TaxType	*<TaxTp>*		[0..1]		153
	Authorisation	*<Authstn>*		[0..1]		153

Used in element(s)

"Debtor" on page 146, "Debtor" on page 149, "UltimateDebtor" on page 149

5.88.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 185

5.88.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 185

5.88.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 185

5.88.4 Authorisation

XML Tag: Authstn

Presence: [0..1]

Definition: Details of the authorised tax paying party.

The **Authstn** block contains the following elements (see datatype "TaxAuthorisation1" on page 144 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Title	*<Titl>*		[0..1]		144
	Name	*<Nm>*		[0..1]		145

5.89 TaxPeriod1

Definition: Period of time details related to the tax payment.

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Year	*<Yr>*		[0..1]		154
	Type	*<Tp>*		[0..1]		154
	FromToDate	*<FrToDt>*		[0..1]		154

Used in element(s)

"Period" on page 157, "Period" on page 156

5.89.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 180

5.89.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 192

5.89.3 FromToDate

XML Tag: FrToDt

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

The **FrToDt** block contains the following elements (see datatype "DatePeriodDetails" on page 59 for details)

Removed - Ignored - Details below - Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FromDate	*<FrDt>*		[1..1]		59
	ToDate	*<ToDt>*		[1..1]		59

5.90 TaxRecord1

Definition: Set of elements used to define the tax record.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		155
	Category	*<Ctgy>*		[0..1]		155
	CategoryDetails	*<CtgyDtls>*		[0..1]		155
	DebtorStatus	*<DbtrSts>*		[0..1]		155
	CertificateIdentification	*<CertId>*		[0..1]		156
	FormsCode	*<FrmsCd>*		[0..1]		156
	Period	*<Prd>*		[0..1]		156
	TaxAmount	*<TaxAmt>*		[0..1]		156
	AdditionalInformation	*<AddtlInf>*		[0..1]		157

Used in element(s)

"Record" on page 147, "Record" on page 151

5.90.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 185

5.90.2 Category

XML Tag: Ctgy

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 185

5.90.3 CategoryDetails

XML Tag: CtgyDtls

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 185

5.90.4 DebtorStatus

XML Tag: 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 185

5.90.5 CertificateIdentification

XML Tag: CertId

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 185

5.90.6 FormsCode

XML Tag: FrmsCd

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 185

5.90.7 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod1" on page 153 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Year	*<Yr>*		[0..1]		154
	Type	*<Tp>*		[0..1]		154
	FromToDate	*<FrToDt>*		[0..1]		154

5.90.8 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

The **TaxAmt** block contains the following elements (see datatype "TaxAmount1" on page 142 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Rate	*<Rate>*		[0..1]		142
	TaxableBaseAmount	*<TaxblBaseAmt>*		[0..1]		142
	TotalAmount	*<TtlAmt>*		[0..1]		142
	Details	*<Dtls>*		[0..*]		142

5.90.9 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 183

5.91 TaxRecordDetails1

Definition: Provides information on the individual tax amount(s) per period of the tax record.

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Period	*<Prd>*		[0..1]		157
	Amount	*<Amt>*		[1..1]		158

Used in element(s)

"Details" on page 142

5.91.1 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod1" on page 153 for details)

Removed - Ignored - Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Year	*<Yr>*		[0..1]		154
	Type	*<Tp>*		[0..1]		154
	FromToDate	*<FrToDt>*		[0..1]		154

5.91.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 159

6 Message Datatypes

Note The following chapter identifies the datatypes that are used in the CustomerCreditTransferInitiationV07 message.

6.1 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 must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 160

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Rules

R8 CurrencyAmount ✓

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.

Used in element(s)

"Amount" on page 61, "Amount" on page 158, "Amount" on page 60, "Amount" on page 143, "Amount" on page 66, "Amount" on page 136, "CreditNoteAmount" on page 128, "CreditNoteAmount" on page 130, "DuePayableAmount" on page 127, "DuePayableAmount" on page 129, "InstructedAmount" on page 15, "RemittedAmount" on page 129, "RemittedAmount" on page 75, "RemittedAmount" on page 131, "TaxableBaseAmount" on page 142, "TotalAmount" on page 142, "TotalTaxAmount" on page 147, "TotalTaxAmount" on page 150, "TotalTaxableBaseAmount" on page 147, "TotalTaxableBaseAmount" on page 150

6.2 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: Code

Format

pattern	[A-Z]{3,3}

Rules

R6 ActiveOrHistoricCurrency ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

Used in element(s)

"Currency" on page 21, "Currency" on page 23, "CurrencyOfTransfer" on page 66, "UnitCurrency" on page 67

Used in attribute(s)

"ActiveOrHistoricCurrencyAndAmount" on page 159

6.3 AddressType2Code

Definition: Specifies the type of address.

Type: Code

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Used in element(s)

"AddressType" on page 120

Restricts

"AddressTypeCode" on page 161

6.4 AddressTypeCode

Definition: Specifies the type of address.

Type: Code

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Is restricted by

"AddressType2Code" on page 160

6.5 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: Code

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

Is restricted by

"CreditDebitCode" on page 171

6.6 AnyBICIdentifier

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

Type: IdentifierSet

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rules

R5 AnyBIC ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00008

– *Error Text:* Invalid BIC.

Used in element(s)

"AnyBIC" on page 90, "AnyBIC" on page 91

6.7 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: Code

Code	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.

Used in element(s)

"Code" on page 16

Restricts

"AuthorisationCode" on page 163

6.8 AuthorisationCode

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: Code

Code	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.

Is restricted by

"Authorisation1Code" on page 162

6.9 BICFIIdentifier

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)".

Type: IdentifierSet

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rules

R3 BICFI ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00001

– *Error Text:* Invalid FI BIC.

Used in element(s)

"BICFI" on page 68, "BICFI" on page 70

6.10 BaseOneRate

Definition: Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10

Used in element(s)

"ExchangeRate" on page 67

6.11 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.

Used in element(s)

"BatchBooking" on page 108

6.12 CPA_Exact9NumericText

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

length	9

Used in element(s)

"MemberIdentification" on page 32

6.13 CPA_Max15Text

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

length	15

Used in element(s)

"Other" on page 36

6.14 CPA_Max19Text

Definition: Specifies a character string with a maximum length of 19 characters.

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

length	19

Used in element(s)

"EndToEndIdentification" on page 103

6.15 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: Code

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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. **Usage Guideline restrictions for this code** • **This code(pain.001.001.07/PaymentInformation/CreditTransferTrans-**

Code	Name	Definition
		actionInformation/ChargeBearer/Shared) is removed.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme. **Usage Guideline restrictions for this code** • **This code(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/ChargeBearer/FollowingServiceLevel) is removed.**

Used in element(s)

"ChargeBearer" on page 113, "ChargeBearer" on page 44

Restricts

"ChargeBearerTypeCode" on page 166

6.16 ChargeBearerTypeCode

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: Code

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
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.

Is restricted by

"ChargeBearerType1Code" on page 165

6.17 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: Code

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

Used in element(s)

"Code" on page 29

Restricts

"ChequeDeliveryCode" on page 167

6.18 ChequeDeliveryCode

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: Code

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.

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

Is restricted by

"ChequeDelivery1Code" on page 167

6.19 ChequeType2Code

Definition: Specifies the type of cheque.

Type: Code

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
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.
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'.
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

Code	Name	Definition
		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.

Used in element(s)

"ChequeType" on page 26

Restricts

"ChequeTypeCode" on page 169

6.20 ChequeTypeCode

Definition: Specifies the type of cheque.

Type: Code

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
BKDF	BankDraft	Cheque drawn by a bank on itself or its agent. A person who owes money to another buys the draft from a bank for cash and hands it to the creditor who need have no fear that it might be dishonoured. A bank draft is also called a banker's cheque, banker's draft, bank check, or treasurer's check.
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.
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'.
CLCQ	CircularCheque	An instruction from a bank to its correspondent bank to pay the creditor a stated sum upon the presentation of a means of identification.

Code	Name	Definition
CRCQ	CrossedCheque	Cheque that must be paid into an account and not cashed over the counter. There are two parallel lines across the face of a crossed 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.
OCHQ	OnlineCheque	Cheque intiated or completed through an online service.
OPCQ	OpenCheque	Cheque that may only be cashed at the bank of origin.
ORCQ	OrderCheque	Cheque made payable to a named recipient 'or order'. The payee can either deposit the cheque in an account or endorse it to a third party.

Is restricted by

"ChequeType2Code" on page 168

6.21 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: Code

Format

pattern	[A-Z]{2,2}

Rules

R2 Country ✓

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.

Used in element(s)

"Country" on page 121, "Country" on page 125, "Country" on page 136, "CountryOfBirth" on page 59, "CountryOfResidence" on page 96, "CountryOfResidence" on page 99, "CountryOfResidence" on page 101

6.22 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: Code

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

Used in element(s)

"CreditDebitIndicator" on page 61

Restricts

"AmountDirectionCode" on page 161

6.23 DecimalNumber

Definition: Number of objects represented as a decimal number, eg, 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

Used in element(s)

"ControlSum" on page 86, "ControlSum" on page 109

6.24 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.

Code	Name	Definition
PUOR	PurchaseOrder	Document is a purchase order.
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, eg, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Used in element(s)

"Code" on page 57

Restricts

"DocumentTypeCode" on page 173

6.25 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.

Code	Name	Definition
PUOR	PurchaseOrder	Document is a purchase order.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Used in element(s)

"Code" on page 124

Restricts

"DocumentTypeCode" on page 173

6.26 DocumentTypeCode

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.

Code	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.
PUOR	PurchaseOrder	Document is a purchase order.
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, eg, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Is restricted by

"DocumentType3Code" on page 171, "DocumentType6Code" on page 172

6.27 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SPOT	Spot	Exchange rate applied is the spot rate.

Used in element(s)

"RateType" on page 67

Restricts

"ExchangeRateTypeCode" on page 175

6.28 ExchangeRateTypeCode

Definition: Code used to define the type of the currency exchange.

Type: Code

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SPOT	Spot	Exchange rate applied is the spot rate.

Is restricted by

"ExchangeRateType1Code" on page 174

6.29 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 14

6.30 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 24

6.31 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 24

6.32 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: Code

Format

minLength	1
maxLength	5

Used in element(s)

"Code" on page 30

6.33 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 61

6.34 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 65

6.35 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 68

6.36 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 77

6.37 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: Code

Format

minLength	1
maxLength	35

Used in element(s)

"Code" on page 88

6.38 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 92

6.39 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: Code

Format

minLength	1

maxLength	4

Used in element(s)

"Code" on page 119

6.40 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 122

6.41 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 135

6.42 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 144

6.43 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

Format

pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rules

R4 IBAN ✓

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.

Used in element(s)

"IBAN" on page 12, "IBAN" on page 13

6.44 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

Used in element(s)

"BirthDate" on page 58, "ChequeMaturityDate" on page 28, "Date" on page 147, "Date" on page 136, "Date" on page 75, "Date" on page 151, "FromDate" on page 59, "PoolingAdjustmentDate" on page 110, "RelatedDate" on page 63, "RelatedDate" on page 123, "RequestedExecutionDate" on page 109, "ToDate" on page 59, "Year" on page 154

6.45 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

Used in element(s)

"CreationDateTime" on page 85

6.46 Instruction3Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: Code

Code	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.

Used in element(s)

"Code" on page 88

Restricts

"InstructionCode" on page 182

6.47 InstructionCode

Definition: Specifies further instructions concerning the processing of a payment instruction.

Type: Code

Code	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.
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
TFRO	TimeFrom	Payment instruction will be valid and eligible for execution from the date and time stipulated.
TTIL	TimeTill	Payment instruction is valid and eligible for execution until the date and time stipulated. Otherwise, the payment instruction will be rejected.

Is restricted by

"Instruction3Code" on page 181

6.48 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

Used in element(s)

"Code" on page 136, "Identification" on page 83

6.49 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

Used in element(s)

"Proprietary" on page 16

6.50 Max12Text

Definition: Specifies a character string with a maximum length of 12 characters.

Type: Text

Format

minLength	1
maxLength	12

Used in element(s)

"Identification" on page 79

6.51 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

Used in element(s)

"AdditionalInformation" on page 62, "AdditionalInformation" on page 157, "AdditionalRemittanceInformation" on page 141, "InstructionForDebtorAgent" on page 112, "InstructionForDebtorAgent" on page 52, "InstructionInformation" on page 88, "Name" on page 69, "Name" on page 19, "Name" on page 33, "Name" on page 95, "Name" on page 89, "Name" on page 145, "Name" on page 125, "Name" on page 71, "Name" on page 97, "Name" on page 100, "ReferenceNumber" on page 146, "ReferenceNumber" on page 75, "ReferenceNumber" on page 150, "Unstructured" on page 131

6.52 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

Used in element(s)

"NumberOfTransactions" on page 86, "NumberOfTransactions" on page 108

6.53 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

Used in element(s)

"BuildingNumber" on page 120, "PostCode" on page 120

6.54 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

Used in element(s)

"Description" on page 64, "ElectronicAddress" on page 134, "EmailAddress" on page 33, "EmailAddress" on page 36, "EmailAddress" on page 38

6.55 Max30Text

Definition: Specifies a character string with a maximum length of 30 characters.

Type: Text

Format

maxLength	30

Used in element(s)

"Name" on page 34, "Name" on page 37

6.56 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

Used in element(s)

"Identification" on page 78

6.57 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

Used in element(s)

"PlaceAndName" on page 141

6.58 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

Used in element(s)

"AdministrationZone" on page 146, "AdministrationZone" on page 150, "Category" on page 155, "CategoryDetails" on page 155, "CertificateIdentification" on page 156, "ChequeNumber" on page 27, "CityOfBirth" on page 59, "ContractIdentification" on page 67, "CountrySubDivision" on page 121, "DebtorStatus" on page 155, "FormsCode" on page 156, "FormsCode" on page 28, "Identification" on page 80, "Identification" on page 19, "Identification" on page 81, "Identification" on page 84, "Information" on page 136, "InstructionIdentification" on page 102, "Issuer" on page 81, "Issuer" on page 78, "Issuer" on page 82, "Issuer" on page 84, "Issuer" on page 58, "Issuer" on page 65, "Issuer" on page 76, "Issuer" on page 125, "Issuer" on page 83, "Issuer" on page 79, "MemberIdentification" on page 31, "MemoField" on page 28, "MessageIdentification" on page 85, "Method" on page 146, "Method" on page 150, "Number" on page 63, "Number" on page 123, "Other" on page 34, "Other" on page 39, "PaymentInformationIdentification" on page 108, "PrintLocation" on page 29, "Proprietary" on page 30, "Propri-

etary" on page 68, "Proprietary" on page 14, "Proprietary" on page 24, "Proprietary" on page 92, "Proprietary" on page 119, "Proprietary" on page 122, "Proprietary" on page 57, "Proprietary" on page 61, "Proprietary" on page 144, "Proprietary" on page 29, "Proprietary" on page 135, "Proprietary" on page 89, "Proprietary" on page 25, "Proprietary" on page 65, "Proprietary" on page 77, "Proprietary" on page 124, "ProvinceOfBirth" on page 58, "Reference" on page 56, "RegionalClearingZone" on page 28, "RegistrationIdentification" on page 152, "RegistrationIdentification" on page 153, "RemittanceIdentification" on page 133, "TaxIdentification" on page 152, "TaxIdentification" on page 153, "TaxType" on page 152, "TaxType" on page 153, "Title" on page 144, "TownName" on page 121, "Type" on page 155, "Type" on page 136

6.59 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

Used in element(s)

"Reason" on page 62

6.60 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

Used in element(s)

"AddressLine" on page 121, "Department" on page 120, "Name" on page 21, "Name" on page 23, "Signature" on page 29, "StreetName" on page 120, "SubDepartment" on page 120

6.61 NamePrefix1Code

Definition: Specifies the terms used to formally address a person.

Type: Code

Code	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.

Used in element(s)

"NamePrefix" on page 33, "NamePrefix" on page 34, "NamePrefix" on page 37

6.62 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

Used in element(s)

"SequenceNumber" on page 147, "SequenceNumber" on page 151

6.63 PaymentMethod3Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: Code

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person. **Usage Guideline restrictions for this code** • **This code(pain.001.001.07/PaymentInformation/PaymentMethod/Cheque) is removed.**
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. **Usage Guideline restrictions for this code** • **This code(pain.001.001.07/PaymentInformation/PaymentMethod/TransferAdvice) is removed.**
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Used in element(s)

"PaymentMethod" on page 108

Restricts

"PaymentMethodCode" on page 188

6.64 PaymentMethodCode

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: Code

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
CLAS	Classical	Classical method.
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.
DIRE	Direct	Direct method.
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.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Is restricted by

"PaymentMethod3Code" on page 187

6.65 PercentageRate

Definition: Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10

Used in element(s)

"Rate" on page 142

6.66 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}

Used in element(s)

"FaxNumber" on page 33, "FaxNumber" on page 35, "FaxNumber" on page 38, "MobileNumber" on page 33, "MobileNumber" on page 35, "MobileNumber" on page 38, "PhoneNumber" on page 33, "PhoneNumber" on page 35, "PhoneNumber" on page 37

6.67 Priority2Code

Definition: Specifies the priority level of an event.

Type: Code

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

Used in element(s)

"InstructionPriority" on page 116, "InstructionPriority" on page 28

Restricts

"PriorityCode" on page 189

6.68 PriorityCode

Definition: Specifies the priority level of an event.

Type: Code

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

Is restricted by

"Priority2Code" on page 189

6.69 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: Code

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Used in element(s)

"DebitCreditReportingIndicator" on page 126

Restricts

"RegulatoryReportingTypeCode" on page 190

6.70 RegulatoryReportingTypeCode

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: Code

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Is restricted by

"RegulatoryReportingType1Code" on page 190

6.71 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: Code

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services. **Usage Guideline restrictions for this code** • **This code(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/Method/Post) is removed.**
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS). **Usage Guideline restrictions for this code** • **This code(pain.001.001.07/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/Method/SMS) is removed.**
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.

Used in element(s)

"Method" on page 134

Restricts

"RemittanceLocationMethodCode" on page 192

6.72 RemittanceLocationMethodCode

Definition: Specifies the method used to deliver the remittance advice information.

Type: Code

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
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).
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.

Is restricted by

"RemittanceLocationMethod2Code" on page 190

6.73 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: Code

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
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.

Code	Name	Definition
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.

Used in element(s)

"Type" on page 154

Restricts

"TaxRecordPeriodCode" on page 193

6.74 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: Code

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.

Code	Name	Definition
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.

Is restricted by

"TaxRecordPeriod1Code" on page 192

6.75 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

Used in element(s)

"EmployeeTerminationIndicator" on page 75, "FamilyMedicalInsuranceIndicator" on page 75

Legal Notices

Copyright

SWIFT © 2017. All rights reserved.

This material is a component of MyStandards, the SWIFT collaborative Web application used to manage standards definitions and industry usage. It can only be used and distributed in accordance with MyStandards Terms of Use.

Unless otherwise agreed in writing with SWIFT SCRL, you have no right to:

- authorise external end users to use this component for other purposes than their internal use.

- remove, alter, cover, obfuscate or cancel from view any copyright or other proprietary rights notices appearing in this physical medium.

- re-sell or authorise another party e.g. software and service providers, to re-sell this component.

Confidentiality

This publication may contain SWIFT or third-party confidential information. Only disclose it outside your organisation in accordance with MyStandards Terms of Use and your related license rights.

This component is provided 'AS IS'. SWIFT does not give and excludes any express or implied warranties with respect to this component such as but not limited to any guarantee as to its quality, supply or availability.

Any and all rights, including title, ownership rights, copyright, trademark, patents, and any other intellectual property rights of whatever nature in this component will remain the exclusive property of SWIFT or its licensors.

Trademarks and Patents

SWIFT is the trade name of S.W.I.F.T. SCRL. The following are registered trademarks of SWIFT: SWIFT, the SWIFT logo, 3SKey, Innotribe, Sibos, SWIFTNet, MyStandards, SWIFTReady, and Accord. Other product, service, or company names in this publication are trade names, trademarks, or registered trademarks of their respective owners.