

Usage Guideline

Lynx_PaymentReturnV09_pacs.004.001.09

Lynx_FINAL_V2.1_CoreMessages_SR2019

This document describes a usage guideline restricting the base message **MX pacs.004.001.09**. You can also consult [this information online](#).

Published by Payments Canada and generated by [MyStandards](#).

31 March 2022

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Message Functionality

This Usage Guideline is based on the pacs.004.001.09 message definition. In addition, Payments Canada has defined usage of BusinessApplicationHeaderV02 as mandatory. The following section will be dealing with the pacs.004.001.09 only.

Overview

Lynx Documentation Description:

This document outlines the specifications for the Lynx ISO 20022 Payment Return message, cleared and settled via Payments Canada's Lynx system, that will be implemented in November 2022 (Release Two). Prior to reading this Lynx ISO 20022 Message Specification, it is highly recommended to read the Lynx ISO 20022 Message Specification Companion Document for Core Messages that is published alongside it since the Companion provides high-level context and an overview of the message portfolio and content.

Special Note (these recommendations are inherited from CBPR+ and supported in Lynx):

AGENTS IDENTIFICATION - RECOMMENDATION

 -> If BICFI is present, then (Name & Postal Address) are NOT allowed (Clearing System Member Identification and LEI may complement) - However, in case of conflicting information, the BICFI will always take precedence.

-> If BICFI is absent, (Name & Postal Address) OR [(Name & Postal Address) and Clearing System Member Identification] must be present. (Exception: If BICFI is absent, whenever Debtor Agent, Creditor Agent and all agents in between are located in the same country, the clearing code only may be used.)

Note: "Instructing/ Instructed Agents" must be identified with a BICFI - Clearing System Member Identification and LEI are optional.

DEBTOR/CREDITOR - PARTY IDENTIFICATION - RECOMMENDATION

 -> If AnyBIC is present, then Name AND PostalAddress are NOT allowed (other elements remain optional) - However, in case of conflicting information, AnyBIC will always take precedence.

-> If Name is present, it is recommended to use PostalAddress.

ISO 20022 Documentation Description:

Scope:

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

Usage:

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

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

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

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

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

Collection Description

Descriptive Text for all Messages in the Lynx Release Two Portfolio:

Messages to be implemented in Lynx Release Two in November 2022.

Outline

The Lynx_FINAL_V2.1_CoreMessages_SR2019 / Lynx_PaymentReturnV09_pacs.004.001.09 message is composed of 4 building blocks

- a. GroupHeader
Set of characteristics shared by all individual transactions included in the message.
- b. OriginalGroupInformation
Information concerning the original group of transactions, to which the message refers.
- c. TransactionInformation
Information concerning the original transactions, to which the return message refers.
- d. SupplementaryData
Additional information that cannot be captured in the structured elements and/or any other specific block.

1 Restriction summary

This Usage Guideline restricts the pacs.004.001.09 message. This also includes the BusinessApplicationHeaderV02.






























Restriction Type	See page
Removed elements	13, 17, 19, 21, 23, 38, 38, 38, 38, 38, 38, 38, 38, 38, 38, 38, 38, 38, 38, 38, 40, 40, 40, 40, 41, 41, 41, 41, 42, 42, 56, 56, 56, 56, 56, 56, 56, 56, 57, 57, 57, 57, 57, 57, 57, 57, 57, 57, 57, 58, 58, 93, 93, 93, 93, 93, 93, 93, 93, 93, 93, 93, 94, 94, 94, 94, 96, 96, 96, 96, 97, 97, 97, 97, 97, 97, 98, 112, 112, 113, 113, 113, 114, 115, 116, 124, 124, 130, 132, 145, 145, 145, 145, 156, 158, 158, 162, 162, 162, 162, 162, 162, 162, 162, 167, 167, 167, 167, 181, 187, 189, 193, 193, 194, 194, 195, 195, 195, 195, 195, 195, 195, 195, 196, 199, 199, 199, 199, 200, 200, 200, 200, 200, 200, 201, 201, 201, 201, 201, 201, 201, 202, 202, 202, 202, 202, 202, 202, 202, 202, 202, 202, 202, 221, 225, 226, 227, 228, 228, 229, 229, 281, 282, 317, 317, 318
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Ignore	n.a.
Text rules	15, 15, 16, 19, 45, 52, 52, 52, 53, 53, 126, 135, 135, 135, 135, 135, 136, 136, 137, 137, 137, 137, 139, 142, 142, 142, 143, 143, 143, 143, 143, 144, 146, 146, 146, 146, 146, 147, 147, 147, 147, 148, 148, 148, 148, 149, 149, 149, 149, 150, 151, 151, 151, 152, 152, 152, 152, 152, 152, 153, 153, 153, 153, 153, 153, 154,

Restriction Type	See page
	154, 154, 154, 154, 170, 174, 174, 174, 175, 175, 176, 176, 176, 177, 177, 178, 178, 178, 180, 180, 182, 185, 186, 189, 190, 220, 234, 234, 234, 234, 234, 236, 236, 236, 236, 236, 236, 238, 238, 238, 238, 238, 239, 259, 260, 260, 260, 260, 261, 261, 261, 261, 261, 262, 262, 262, 262, 262, 263, 263, 263, 263, 263, 264, 264, 264, 264, 265, 265, 265, 265, 266, 266, 266, 267, 267, 267, 267, 268, 268, 268, 268, 281
Conditional rules	n.a.
Formal rules	13, 13, 22, 22, 22, 35, 35, 35, 35, 35, 35, 35, 36, 36, 36, 36, 36, 36, 36, 37, 37, 37, 37, 87, 87, 88, 88, 88, 88, 88, 88, 89, 89, 89, 89, 89, 89, 89, 90, 90, 90, 90, 90, 90, 90, 90, 91, 91, 91, 91, 91, 91, 91, 91, 92, 92, 92, 92, 92, 126, 128, 133, 144, 144, 144, 144, 150, 150, 150, 150, 150, 150, 151, 151, 155, 164, 164, 164, 164, 164, 165, 165, 165, 165, 165, 170, 170, 175, 177
Fixed values	16, 53, 54, 58, 112, 278
Truncates	n.a.
Comments	13, 16, 17, 18, 18, 20, 38, 53, 54, 54, 54, 54, 54, 54, 54, 55, 55, 55, 55, 55, 55, 55, 56, 58, 64, 64, 64, 65, 65, 65, 65, 65, 65, 65, 66, 66, 66, 66, 66, 66, 66, 67, 67, 67, 67, 95, 95, 111, 117, 123, 129, 129, 131, 132, 160, 160, 160, 160, 161, 161, 161, 161, 161, 164, 166, 166, 166, 166, 166, 173, 174, 175, 177, 179, 179, 180, 182, 183, 183, 184, 186, 188, 189, 190, 232, 232, 233, 234, 235, 237, 237, 239, 239, 317
Annotations	n.a.
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Extensions	n.a.
Synonyms	n.a.

2 Structure

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	<i>BusinessApplicationHeaderV02</i>	<AppHdr>		[1..1]		
	CharacterSet	<CharSet>		[0..1]		13
	From	<Fr>		[1..1]		13
	OrganisationIdentification	<OrgId>	{Or	[1..1]		157
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		158
	To	<To>		[1..1]		14
	OrganisationIdentification	<OrgId>	{Or	[1..1]		157
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		158
	BusinessMessageIdentifier	<BizMsgldr>		[1..1]		14
	MessageDefinitionIdentifier	<MsgDefldr>		[1..1]		15
	BusinessService	<BizSvc>		[0..1]		15
	MarketPractice	<MktPrctc>		[0..1]		16
	Registry	<Regy>		[1..1]		115
	Identification	<Id>		[1..1]		116
	CreationDate	<CreDt>		[1..1]		17
	BusinessProcessingDate	<BizPrctgDt>		[0..1]		17
	CopyDuplicate	<CpyDplct>		[0..1]		17
	PossibleDuplicate	<PssblDplct>		[0..1]		17
	Priority	<Prty>		[0..1]		18
	Signature	<Sgntr>		[0..1]		18
	Related	<Rltd>		[0..*]	R[0..1]	19
	CharacterSet	<CharSet>		[0..1]		43
	From	<Fr>		[1..1]		43
	To	<To>		[1..1]		43
	BusinessMessageIdentifier	<BizMsgldr>		[1..1]		44
	MessageDefinitionIdentifier	<MsgDefldr>		[1..1]		44
	BusinessService	<BizSvc>		[0..1]		44
	CreationDate	<CreDt>		[1..1]		45

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CopyDuplicate	<CpyDplct>		[0..1]		45
	PossibleDuplicate	<PssblDplct>		[0..1]		45
	Priority	<Prty>		[0..1]		46
	Signature	<Sgntr>		[0..1]		46
	<i>PaymentReturnV09</i>	<PmtRtr>		[1..1]		
	GroupHeader	<GrpHdr>		[1..1]		20
	MessageIdentification	<MsgId>		[1..1]		111
	CreationDateTime	<CreDtTm>		[1..1]		111
	Authorisation	<Authstn>		[0..2]		111
	BatchBooking	<BtchBookg>		[0..1]		112
	NumberOfTransactions	<NbOfTxs>		[1..1]		112
	ControlSum	<CtrlSum>		[0..1]		112
	GroupReturn	<GrpRtr>		[0..1]		113
	TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>		[0..1]		113
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	 	113
	SettlementInformation	<SttlmInf>		[1..1]		113
	InstructingAgent	<InstgAgt>		[0..1]	 	114
	InstructedAgent	<InstdAgt>		[0..1]	 	115
	OriginalGroupInformation	<OrgnlGrpInf>		[0..1]		20
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		124
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		125
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		125
	ReturnReasonInformation	<RtrRsnInf>		[0..*]		125
	TransactionInformation	<TxInf>		[0..*]	  R[1..1]	21
	ReturnIdentification	<RtrId>		[0..1]	 	173
	OriginalGroupInformation	<OrgnlGrpInf>		[0..1]		173
	OriginalInstructionIdentification	<OrgnlInstrId>		[0..1]	 	174
	OriginalEndToEndIdentification	<OrgnlEndToEndId>		[0..1]	 	175
	OriginalTransactionIdentification	<OrgnlTxId>		[0..1]		175
	OriginalUETR	<OrgnlUETR>		[0..1]	 	176
	OriginalClearingSystemReference	<OrgnlClrSysRef>		[0..1]		176

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>		[0..1]		177
	OriginalInterbankSettlementDate	<OrgnlIntrBkSttlmDt>		[0..1]		177
	ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>		[1..1]		178
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		178
	SettlementPriority	<SttlmPrty>		[0..1]		179
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]		179
	ReturnedInstructedAmount	<RtrdInstAmt>		[0..1]		180
	ExchangeRate	<XchgRate>		[0..1]		180
	CompensationAmount	<CompstnAmt>		[0..1]		181
	ChargeBearer	<ChrgBr>		[0..1]		181
	ChargesInformation	<ChrgsInf>		[0..*]		181
	ClearingSystemReference	<ClrSysRef>		[0..1]		182
	InstructingAgent	<InstgAgt>		[0..1]		182
	InstructedAgent	<InstdAgt>		[0..1]		183
	ReturnChain	<RtrChain>		[0..1]		183
	ReturnReasonInformation	<RtrRsnInf>		[0..*]	R[1..1]	184
	OriginalTransactionReference	<OrgnlTxRef>		[0..1]		185
	SupplementaryData	<SplmtryData>		[0..*]		186
	SupplementaryData	<SplmtryData>		[0..*]		23
	PlaceAndName	<PlcAndNm>		[0..1]		244
	Envelope	<Envlp>		[1..1]		244

3 ISO 20022 Rules

R1 **RelatedPresentWhenCopyDupl** ✓

Related MUST contain the relevant BusinessMessageHeader elements of the BusinessMessage to which this BusinessMessage relates.

If CopyDuplicate is present, then Related MUST be present.

Error handling:

- *Error severity:* Warning
- *Error Code:* H00001
- *Error Text:* Element Related is missing

R4 **InstructedAgentRule** ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00008
- *Error Text:* Invalid message content for instructed agent.

R5 **InstructingAgentRule** ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00007
- *Error Text:* Invalid message content for instructing agent.

R6 **GroupReturnAndNumberOfTransactionsRule**

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00289
- *Error Text:* Invalid message content for number of transactions.

R7 **GroupReturnAndReturnReasonRule** ✓

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

Error handling:

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

R8 TotalReturnedInterbankSettlementAmountRule ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00042
- *Error Text:* Invalid message content for the total interbank settlement amount and individual interbank settlement amount currencies.

R9 TotalReturnedInterbankSettlementAmountAndSumRule

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00043
- *Error Text:* Invalid message content for the total interbank settlement amount and sum of individual interbank settlement amounts.

R10 OriginalGroupInformationRule ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00016
- *Error Text:* Invalid message content for original group information.

R11 NoCoverSettlementMethodRule

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

Error handling: Undefined

R12 GroupHeaderInterbankSettlementDateRule ✓

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

Error handling:

- *Error severity:* Fatal

- *Error Code:* X00045
- *Error Text:* Invalid message content for interbank settlement date.

R13 TransactionInterbankSettlementDateRule ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00290
- *Error Text:* Invalid message content for interbank settlement date.

R14 GroupReturnAndTransactionInformationNotPresentRule ✓

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

Error handling:

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

R15 GroupReturnAndTransactionInformationPresentRule ✓

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

Error handling:

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

R16 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

4 Message Building Blocks

Note The following chapter identifies the building blocks of the Lynx_FINAL_V2.1_CoreMessages_SR2019 / Lynx_PaymentReturnV09_pacs.004.001.09 message definition.

Usage Guideline on Root Node

- on pacs.004.001.09/fullmessage

- Lynx_From_To_Instructing_Instructed_Agent_BICFI_1_FormalRule:

BAH "From" BICFI must match "Instructing Agent" BICFI, except where BAH CopyDuplicate = COPY or = CODU.
 AND
 BAH "To" BICFI must match "Instructed Agent" BICFI, except where BAH CopyDuplicate = COPY or = CODU.
 This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/fullmessage

- Lynx_From_To_Instructing_Instructed_Agent_BICFI_2_FormalRule:

BAH "From" BICFI must match "Instructing Agent" BICFI if CopyDuplicate is absent.
 BAH "To" BICFI must match "Instructed Agent" BICFI if CopyDuplicate is absent.
 This rule is inherited verbatim from CBPR+.

4.1 Header Building Blocks

Note The following chapter identifies the building blocks of the BusinessApplicationHeaderV02 definition.

4.1.1 CharSet

XML Tag: CharSet

Presence: [0..1]

Definition: Contains the character set of the text-based elements used in the Business Message.

Datatype: ["UnicodeChartsCode" on page 321](#)

Usage Guideline details

- This element(pacs.004.001.09/.header/CharSet) is removed.

- on pacs.004.001.09/.header/CharSet

Comment:

CBPR+ leave this element optional for possible future use cases.

4.1.2 From







XML Tag: Fr


Presence: [1..1]

Definition: The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

The **Fr** block contains the following elements (see datatype "[Party44Choice 1](#)" on page 157 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		157
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		158

4.1.3 To







XML Tag: To


Presence: [1..1]

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

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

The **To** block contains the following elements (see datatype "[Party44Choice 1](#)" on page 157 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		157
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		158

4.1.4 BusinessMessageIdentifier

XML Tag: BizMsgIdr

Presence: [1..1]

Definition: Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

Datatype: "[Max35Text](#)" on page 309

Usage Guideline details

- **on pacs.004.001.09/header/BusinessMessageIdentifier**
 - **Lynx_Business_Message_Identifier_TextualRule:**

The Business Message Identifier is the unique identifier of the Business Message instance that is being transported with this Business Application Header, as defined by the sending application or system. It must contain the Message Identification element from the Group Header of the underlying message, where available (as is typically the case with pacs, pain, and camt messages, for example). If Message Identification is not available in the underlying message, then this element must contain the unique identifier of the Business Message instance. This rule is inherited verbatim from CBPR+.

4.1.5 MessageDefinitionIdentifier

XML Tag: MsgDefldr

Presence: [1..1]

Definition: Contains the MessageIdentifier that defines the BusinessMessage.

It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

Datatype: ["Max35Text" on page 309](#)

Usage Guideline details

- **on pacs.004.001.09/header/MessageDefinitionIdentifier**
 - **Lynx_Message_Definition_Identifier_TextualRule:**

The Message Definition Identifier of the Business Message instance that is being transported with this header. In general, it must be formatted exactly as it appears in the namespace of the Business Message instance. This rule is inherited verbatim from CBPR+.

4.1.6 BusinessService

XML Tag: BizSvc

Presence: [0..1]

Definition: Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example: E&I.

Datatype: ["UsagelIdentifierPatternText" on page 321](#)

Usage Guideline details

- **on pacs.004.001.09/.header/BusinessService**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/.header/BusinessService**
Type changed to: [UsagIdentifierPatternText on page 321](#)
- **on pacs.004.001.09/.header/BusinessService**
 - **Lynx_Business_Service_Usage_TextualRule:**

The following values must be populated in this element:
 1. For pacs.009 cov, "paymentsca.lynx.cov.02" must be populated in this element.
 2. For all other Lynx ISO 20022 messages (including but not limited to pacs.008, pacs.009 core, and pacs.004), "paymentsca.lynx.02" must be populated in this element.
- **on pacs.004.001.09/.header/BusinessService**
Single value: paymentsca.lynx.02

4.1.7 MarketPractice

XML Tag: MktPrctc

Presence: [0..1]

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

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

The **MktPrctc** block contains the following elements (see datatype "[ImplementationSpecification1](#)" on page 115 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Registry	<Regy>		[1..1]		115
	Identification	<Id>		[1..1]		116

Usage Guideline details

- **on pacs.004.001.09/.header/MarketPractice**
Comment:
This element has no impact or relevance from a Lynx settlement processing point of view.

4.1.8 CreationDate

XML Tag: CreDt

Presence: [1..1]

Definition: Date and time when this Business Message (header) was created.

Datatype: ["CBPR_DateTime" on page 278](#)

Usage Guideline details

- **on pacs.004.001.09/.header/CreationDate**
Type changed to: [CBPR_DateTime on page 278](#)

4.1.9 BusinessProcessingDate

XML Tag: BizPrcgDt

Presence: [0..1]

Definition: Processing date and time indicated by the sender for the receiver of the business message. This date may be different from the date and time provided in the CreationDate.

Usage: Market practice or bilateral agreement should specify how this element should be used.

Datatype: ["ISODatetime" on page 305](#)

Usage Guideline details

- **This element(pacs.004.001.09/.header/BusinessProcessingDate) is removed.**

4.1.10 CopyDuplicate

XML Tag: CpyDplct

Presence: [0..1]

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

Datatype: ["CopyDuplicate1Code" on page 283](#)

Usage Guideline details

- **on pacs.004.001.09/.header/CopyDuplicate**
Comment:
This element has no impact or relevance from a Lynx settlement processing point of view.

4.1.11 PossibleDuplicate

XML Tag: PssblDplct

Presence: [0..1]

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

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

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

This will guarantee business idempotent behaviour.

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

Datatype: ["YesNoIndicator" on page 322](#)

Usage Guideline details

- on [pacs.004.001.09/header/PossibleDuplicate](#)

Comment:

This element has no impact or relevance from a Lynx settlement processing point of view.

4.1.12 Priority

XML Tag: Prty

Presence: [0..1]

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

Datatype: ["Priority2Code" on page 314](#)

Usage Guideline details

- on [pacs.004.001.09/header/Priority](#)

Type changed to: [Priority2Code on page 314](#)

- on [pacs.004.001.09/header/Priority](#)

Comment:

This element has no impact or relevance from a Lynx settlement processing point of view.

4.1.13 Signature

XML Tag: Sgntr

Presence: [0..1]

Definition: Contains the digital signature of the Business Entity authorised to sign this Business Message.

Usage Guideline details

- This element(pacs.004.001.09/.header/Signature) is removed.

4.1.14 Related

XML Tag: Rltd

Presence: [0..*]

Definition: Specifies the Business Application Header(s) of the Business Message(s) to which this Business Message relates.

Can be used when replying to a query; can also be used when canceling or amending.

The **Rltd** block contains the following elements (see datatype "BusinessApplicationHeader5" on page 42 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CharacterSet	<CharSet>		[0..1]		43
	From	<Fr>		[1..1]		43
	To	<To>		[1..1]		43
	BusinessMessageIdentifier	<BizMsgIdr>		[1..1]		44
	MessageDefinitionIdentifier	<MsgDefIdr>		[1..1]		44
	BusinessService	<BizSvc>		[0..1]	⚠	44
	CreationDate	<CreDt>		[1..1]		45
	CopyDuplicate	<CpyDplct>		[0..1]		45
	PossibleDuplicate	<PssbIDplct>		[0..1]		45
	Priority	<Prty>		[0..1]		46
	Signature	<Sgntr>		[0..1]		46

Usage Guideline details

- on pacs.004.001.09/.header/Related
This element has change repeatability, the maximum occurrence has been changed to : 1
- on pacs.004.001.09/.header/Related
 – Lynx_Related_Business_Application_Header_TextualRule:

If used, the Related BAH must transport the exact same information as in the BAH of the related message.

This rule is inherited from CBPR+.

- on pacs.004.001.09/.header/Related

Comment:

The entire component is left unrestricted to allow maximum flexibility to include information from the Related message BAH.

4.2 Payload Building Blocks

Note The following chapter identifies the building blocks of the Lynx_FINAL_V2.1_CoreMessages_SR2019 / Lynx_PaymentReturnV09_pacs.004.001.09 payload definition.

4.2.1 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 "GroupHeader90_1" on page 109 for details)

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]	⚠	111
	CreationDateTime	<CreDtTm>		[1..1]	⚠	111
	Authorisation	<Authstn>		[0..2]	🚫	111
	BatchBooking	<BtchBookg>		[0..1]	🚫	112
	NumberOfTransactions	<NbOfTxS>		[1..1]	⚠	112
	ControlSum	<CtrlSum>		[0..1]	🚫	112
	GroupReturn	<GrpRtr>		[0..1]	🚫	113
	TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>		[0..1]	🚫	113
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	🚫 ⚠	113
	SettlementInformation	<SttlmInf>		[1..1]		113
	InstructingAgent	<InstgAgt>		[0..1]	🚫 ⚠	114
	InstructedAgent	<InstdAgt>		[0..1]	🚫 ⚠	115

4.2.2 OriginalGroupInformation

XML Tag: OrgnlGrpInf

Presence: [0..1]

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

The **OrgnlGrpInf** block contains the following elements (see datatype "OriginalGroupHeader18" on page 124 for details)

🚫 Removed - 🚫 Partial Removed - ⚠ Ignored - ⚠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		124
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		125
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		125
	ReturnReasonInformation	<RtrRsnInf>		[0..*]		125

Usage Guideline details

- This element(pacs.004.001.09/OriginalGroupInformation) is removed.

4.2.3 TransactionInformation

XML Tag: TxInf

Presence: [0..*]

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

The **TxInf** block contains the following elements (see datatype "PaymentTransaction112_1" on page 171 for details)

🚫 Removed - 🚫 Partial Removed - ⚠ Ignored - ⚠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReturnIdentification	<RtrId>		[0..1]	M ⚠	173
	OriginalGroupInformation	<OrgnlGrpInf>		[0..1]	⚠	173
	OriginalInstructionIdentification	<OrgnlInstrId>		[0..1]	M ⚠	174
	OriginalEndToEndIdentification	<OrgnlEndToEndId>		[0..1]	M ⚠	175
	OriginalTransactionIdentification	<OrgnlTxId>		[0..1]	⚠	175
	OriginalUETR	<OrgnlUETR>		[0..1]	M ⚠	176
	OriginalClearingSystemReference	<OrgnlClrSysRef>		[0..1]	⚠	176
	OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>		[0..1]	⚠	177
	OriginalInterbankSettlementDate	<OrgnlIntrBkSttlmDt>		[0..1]	⚠	177
	ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>		[1..1]	⚠	178

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M	178
	SettlementPriority	<SttlmPrty>		[0..1]		179
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]		179
	ReturnedInstructedAmount	<RtrdInstdAmt>		[0..1]		180
	ExchangeRate	<XchgRate>		[0..1]		180
	CompensationAmount	<CompstnAmt>		[0..1]		181
	ChargeBearer	<ChrgBr>		[0..1]	M	181
	ChargesInformation	<ChrgsInf>		[0..*]		181
	ClearingSystemReference	<ClrSysRef>		[0..1]		182
	InstructingAgent	<InstgAgt>		[0..1]	M	182
	InstructedAgent	<InstdAgt>		[0..1]	M	183
	ReturnChain	<RtrChain>		[0..1]	M	183
	ReturnReasonInformation	<RtrRsnInf>		[0..*]	M R[1..1]	184
	OriginalTransactionReference	<OrgnlTxRef>		[0..1]	M	185
	SupplementaryData	<SplmtryData>		[0..*]		186

Usage Guideline details

- on pacs.004.001.09/TransactionInformation

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

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

- on pacs.004.001.09/TransactionInformation

- Lynx_CRED_FormaIRule:

Charges Information is mandatory if CRED is present - if no charges are taken, Zero must be used in Amount (any Agent in the payment chain).
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation

- Lynx_Original_Interbank_Settlement_Amount_FormaIRule:

If Transaction Information/Original Interbank Settlement Amount is present, Transaction Information/Original Transaction Reference/Interbank Settlement Amount must be absent.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation

- Lynx_Original_Interbank_Settlement_Date_FormaIRule:

If Transaction Information/Original Interbank Settlement Date is present, Transaction Information/Original Transaction Reference/Interbank Settlement Date must be absent.

This rule is inherited verbatim from CBPR+.

4.2.4 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 244 for details)

⊘ Removed - !⊘ Partial Removed - ◇ Ignored - !◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		244
	Envelope	<Envlp>		[1..1]		244

Usage Guideline details

- This element(pacs.004.001.09/SupplementaryData) is removed.

5 Message Components

Note The following chapter identifies the message components.

5.1 AccountIdentification4Choice

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

🚫 Removed - 🚫 Partial Removed - ⬡ Ignored - ⬡ Partial 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]		24
	Other	<Othr>	Or}	[1..1]		24

Used in element(s)

["Identification" on page 46](#), ["Identification" on page 48](#)

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 305](#)

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 104](#) for details)

🚫 Removed - 🚫 Partial Removed - ⬡ Ignored - ⬡ Partial Ignored - ⚠️ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		105
	SchemeName	<SchmeNm>		[0..1]		105
	Issuer	<Issr>		[0..1]		105

5.2 AccountSchemeName1Choice

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

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		25
	Proprietary	<Prtry>	Or}	[1..1]		25

Used in element(s)

"SchemeName" on page 105

5.2.1 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 289

5.2.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 309

5.3 AddressType3Choice

Definition: Choice of formats for the type of address.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		25
	Proprietary	<Prtry>	Or}	[1..1]		26

Used in element(s)

"AddressType" on page 194, "AddressType" on page 201

5.3.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: ["AddressType2Code" on page 272](#)

5.3.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

The **Prtry** block contains the following elements (see datatype ["GenericIdentification30" on page 106](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		107
	Issuer	<Issr>		[1..1]		107
	SchemeName	<SchmeNm>		[0..1]		107

5.4 AmendmentInformationDetails13

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

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMandatIdentification	<OrgnlMndtId>		[0..1]		27
	OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeld>		[0..1]		27
	OriginalCreditorAgent	<OrgnlCdtrAgt>		[0..1]		27
	OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>		[0..1]		28
	OriginalDebtor	<OrgnlDbtr>		[0..1]		28
	OriginalDebtorAccount	<OrgnlDbtrAcct>		[0..1]		28
	OriginalDebtorAgent	<OrgnlDbtrAgt>		[0..1]		29
	OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>		[0..1]		29
	OriginalFinalCollectionDate	<OrgnlFnlColltnDt>		[0..1]		30
	OriginalFrequency	<OrgnlFrqcy>		[0..1]		30
	OriginalReason	<OrgnlRsn>		[0..1]		30
	OriginalTrackingDays	<OrgnlTrckgDays>		[0..1]		30

Used in element(s)

"AmendmentInformationDetails" on page 118

5.4.1 OriginalMandatIdentification

XML Tag: OrgnlMndtId

Presence: [0..1]

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

Datatype: "Max35Text" on page 309

5.4.2 OriginalCreditorSchemeIdentification

XML Tag: OrgnlCdtrSchmeld

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

The **OrgnlCdtrSchmeld** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

5.4.3 OriginalCreditorAgent

XML Tag: OrgnlCdtrAgt

Presence: [0..1]

Definition: Original creditor agent that has been modified.

The **OrgnlCdtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

5.4.4 OriginalCreditorAgentAccount

XML Tag: OrgnlCdtrAgtAcct

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

The **OrgnlCdtrAgtAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 46 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		46
	Type	<Tp>		[0..1]		47
	Currency	<Ccy>		[0..1]		47
	Name	<Nm>		[0..1]		47
	Proxy	<Prxy>		[0..1]		47

5.4.5 OriginalDebtor

XML Tag: OrgnlDbtr

Presence: [0..1]

Definition: Original debtor that has been modified.

The **OrgnlDbtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

5.4.6 OriginalDebtorAccount

XML Tag: OrgnlDbtrAcct

Presence: [0..1]

Definition: Original debtor account that has been modified.

The **OrgnlDbtrAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 46 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		46
	Type	<Tp>		[0..1]		47
	Currency	<Ccy>		[0..1]		47
	Name	<Nm>		[0..1]		47
	Proxy	<Prxy>		[0..1]		47

5.4.7 OriginalDebtorAgent

XML Tag: OrgnlDbtrAgt

Presence: [0..1]

Definition: Original debtor agent that has been modified.

The **OrgnlDbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

5.4.8 OriginalDebtorAgentAccount

XML Tag: OrgnlDbtrAgtAcct

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

The **OrgnlDbtrAgtAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 46 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		46
	Type	<Tp>		[0..1]		47
	Currency	<Ccy>		[0..1]		47
	Name	<Nm>		[0..1]		47
	Proxy	<Prxy>		[0..1]		47

5.4.9 OriginalFinalCollectionDate

XML Tag: OrgnlFnlColltnDt

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: ["ISODate" on page 305](#)

5.4.10 OriginalFrequency

XML Tag: OrgnlFrqcy

Presence: [0..1]

Definition: Original frequency that has been modified.

The **OrgnlFrqcy** block contains the following elements (see datatype ["Frequency36Choice" on page 98](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>	{Or	[1..1]		98
	Period	<Prd>	Or	[1..1]		98
	PointInTime	<PtInTm>	Or}	[1..1]		98

5.4.11 OriginalReason

XML Tag: OrgnlRsn

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

The **OrgnlRsn** block contains the following elements (see datatype ["MandateSetupReason1Choice" on page 120](#) for details)

⊗ Removed - ⊗ Partial Removed - ◇ Ignored - ◇ Partial 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]		121
	Proprietary	<Prtry>	Or}	[1..1]		121

5.4.12 OriginalTrackingDays

XML Tag: OrgnlTrckgDays

Presence: [0..1]

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

Datatype: ["Exact2NumericText" on page 289](#)

5.5 AmountType4Choice__1

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 - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]	⚠	31
	EquivalentAmount	<EqvtAmt>	Or}	[1..1]		31

Used in element(s)

["Amount" on page 128](#)

5.5.1 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: ["CBPR Amount 1" on page 277](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Amount/InstructedAmount](#)

Type changed to: [CBPR Amount on page 277](#)

5.5.2 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 1" on page 81](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		82
	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		82

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		32
	Proprietary	<Prtry>	Or}	[1..1]		32

Used in element(s)

"Authorisation" on page 111

5.6.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: ["Authorisation1Code" on page 274](#)

5.6.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

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

Datatype: ["Max128Text" on page 307](#)

5.7 BranchAndFinancialInstitutionIdentification6

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BranchIdentification	<BrnchId>		[0..1]		33

Used in element(s)

"Agent" on page 144, "FinancialInstitutionIdentification" on page 157, "InstructedAgent" on page 115, "InstructedReimbursementAgent" on page 227, "InstructingAgent" on page 114, "InstructingReimbursementAgent" on page 226, "OriginalCreditorAgent" on page 27, "OriginalDebtorAgent" on page 29, "ThirdReimbursementAgent" on page 228

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 "FinancialInstitutionIdentification18" on page 83 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]		83
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		83
	LEI	<LEI>		[0..1]		84
	Name	<Nm>		[0..1]		84
	PostalAddress	<PstlAdr>		[0..1]		84
	Other	<Othr>		[0..1]		85

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 "BranchData3" on page 40 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		40
	LEI	<LEI>		[0..1]		41
	Name	<Nm>		[0..1]		41
	PostalAddress	<PstlAdr>		[0..1]		41

5.8 BranchAndFinancialInstitutionIdentification6__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	⊘ ⚠	37

Used in element(s)

"Agent" on page 52, "Agent" on page 151, "CreditorAgent" on page 267, "CreditorAgent" on page 136, "DebtorAgent" on page 259, "DebtorAgent" on page 134, "InstructedReimbursementAgent" on page 235, "InstructingReimbursementAgent" on page 233, "IntermediaryAgent1" on page 264, "IntermediaryAgent2" on page 265, "IntermediaryAgent3" on page 266, "PreviousInstructingAgent1" on page 260, "PreviousInstructingAgent2" on page 261, "PreviousInstructingAgent3" on page 262, "ThirdReimbursementAgent" on page 237

5.8.1 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 "[FinancialInstitutionIdentification18__1](#)" on page 85 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]		86
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		86
	LEI	<LEI>		[0..1]		86
	Name	<Nm>		[0..1]		86

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PostalAddress	<PstlAdr>		[0..1]		86
	Other	<Othr>		[0..1]		92

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification

 - Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification

 - Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification

 - Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification

 - Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification

 - Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification

 - Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification

 - Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification**

- **Lynx_Agent_Name_Postal_Address_FormalRule:**

- Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification**

- **Lynx_Agent_Name_Postal_Address_FormalRule:**

- Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification**

- **Lynx_Agent_Name_Postal_Address_FormalRule:**

- Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification**

- **Lynx_Agent_Name_Postal_Address_FormalRule:**

- Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification**

- **Lynx_Agent_Name_Postal_Address_FormalRule:**

- Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification**

- **Lynx_Agent_Name_Postal_Address_FormalRule:**

- Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification**

- **Lynx_Agent_Name_Postal_Address_FormalRule:**

- Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification**

– Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification**

– Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification**

– Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification**

– Lynx_Agent_Name_Postal_Address_FormalRule:

Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

5.8.2 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 "BranchData3" on page 40 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		40
	LEI	<LEI>		[0..1]	⊘	41
	Name	<Nm>		[0..1]	⊘	41
	PostalAddress	<PstlAdr>		[0..1]	⊘	41

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/BranchIdentification) is removed.
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification

Comment:

CBPR+: Only allowed when Creditor Agent is located in Japan to identify the account that must be credited. The information can be disregarded by other agents in the chain and no network validation will be conducted.

5.9 BranchAndFinancialInstitutionIdentification6__2

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

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		39
	BranchIdentification	<BrnchId>		[0..1]	🚫	39

Used in element(s)

"Agent" on page 155, "FinancialInstitutionIdentification" on page 158, "InstructedAgent" on page 183, "InstructingAgent" on page 182

5.9.1 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 "FinancialInstitutionIdentification18__2" on page 94 for details)

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	M ⚠	94
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		95
	LEI	<LEI>		[0..1]		95
	Name	<Nm>		[0..1]	🚫	95
	PostalAddress	<PstlAdr>		[0..1]	🚫	96
	Other	<Othr>		[0..1]	🚫	97

5.9.2 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 "[BranchData3](#)" on page 40 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		40
	LEI	<LEI>		[0..1]		41
	Name	<Nm>		[0..1]		41
	PostalAddress	<PstlAdr>		[0..1]		41

Usage Guideline details

- This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/BranchIdentification) is removed.
- This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructedAgent/BranchIdentification) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructingAgent/BranchIdentification) is removed.

5.10 BranchData3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		40
	LEI	<LEI>		[0..1]	⊘	41
	Name	<Nm>		[0..1]	⊘	41
	PostalAddress	<PstlAdr>		[0..1]	⊘	41

Used in element(s)

"BranchIdentification" on page 33, "BranchIdentification" on page 37, "BranchIdentification" on page 39

5.10.1 Identification

XML Tag: Id

Presence: [0..1]

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

Datatype: ["Max35Text" on page 309](#)

5.10.2 LEI

XML Tag: LEI

Presence: [0..1]

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

Datatype: ["LEIIdentifier" on page 306](#)

Usage Guideline details

- This element([pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification/LEI](#)) is removed.
- This element([pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/BranchIdentification/LEI](#)) is removed.

5.10.3 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 307](#)

Usage Guideline details

- This element([pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification/Name](#)) is removed.
- This element([pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/BranchIdentification/Name](#)) is removed.







5.10.4 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 ["PostalAddress24" on page 193](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	🚫	194
	Department	<Dept>		[0..1]	🚫	195
	SubDepartment	<SubDept>		[0..1]	🚫	195
	StreetName	<StrtNm>		[0..1]		196
	BuildingNumber	<BldgNb>		[0..1]		196
	BuildingName	<BldgNm>		[0..1]		196
	Floor	<Flr>		[0..1]		196
	PostBox	<PstBx>		[0..1]		196
	Room	<Room>		[0..1]		196
	PostCode	<PstCd>		[0..1]		197
	TownName	<TwnNm>		[0..1]		197
	TownLocationName	<TwnLctnNm>		[0..1]		198
	DistrictName	<DstrctNm>		[0..1]		198
	CountrySubDivision	<CtrySubDvsn>		[0..1]		198
	Country	<Ctry>		[0..1]		198
	AddressLine	<AdrLine>		[0..7]	🚫	199

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification/PostalAddress) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/BranchIdentification/PostalAddress) is removed.


5.11 BusinessApplicationHeader5

Definition: Specifies the Business Application Header of the Business Message.

Can be used when replying to a query; can also be used when canceling or amending.

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CharacterSet	<CharSet>		[0..1]		43
	From	<Fr>		[1..1]		43
	To	<To>		[1..1]		43

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BusinessMessageIdentifier	<BizMsgIdr>		[1..1]		44
	MessageDefinitionIdentifier	<MsgDefIdr>		[1..1]		44
	BusinessService	<BizSvc>		[0..1]		44
	CreationDate	<CreDt>		[1..1]		45
	CopyDuplicate	<CpyDplct>		[0..1]		45
	PossibleDuplicate	<PssblDplct>		[0..1]		45
	Priority	<Prty>		[0..1]		46
	Signature	<Sgnt>		[0..1]		46

Used in element(s)

"Related" on page 19

5.11.1 CharacterSet

XML Tag: CharSet

Presence: [0..1]

Definition: Contains the character set of the text-based elements used in the Business Message.

Datatype: "UnicodeChartsCode" on page 321

5.11.2 From







XML Tag: Fr

Presence: [1..1]

Definition: The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

The Fr block contains the following elements (see datatype "Party44Choice" on page 156 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		156
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		157

5.11.3 To

XML Tag: To

Presence: [1..1]

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

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

The **To** block contains the following elements (see datatype "[Party44Choice](#)" on page 156 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		156
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		157

5.11.4 BusinessMessageIdentifier

XML Tag: BizMsgIdr

Presence: [1..1]

Definition: Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

Datatype: "[Max35Text](#)" on page 309

5.11.5 MessageDefinitionIdentifier

XML Tag: MsgDefIdr

Presence: [1..1]

Definition: Contains the MessageIdentifier that defines the BusinessMessage.

It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

Datatype: "[Max35Text](#)" on page 309

5.11.6 BusinessService

XML Tag: BizSvc

Presence: [0..1]

Definition: Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example: E&I.

Datatype: "[Max35Text](#)" on page 309

Usage Guideline details

- on `pac.004.001.09.header.Related.BusinessService`

- `Lynx_Related_BAH_Business_Service_TextualRule:`

If related BAH is present, then it is recommended to transport the element Business Service.

This rule is inherited verbatim from CBPR+.

5.11.7 CreationDate

XML Tag: CreDt

Presence: [1..1]

Definition: Date and time when this Business Message (header) was created.

Note Times must be normalized, using the "Z" annotation.

Datatype: "ISODatetime" on page 305

5.11.8 CopyDuplicate

XML Tag: CpyDplct

Presence: [0..1]

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

Datatype: "CopyDuplicate1Code" on page 283

5.11.9 PossibleDuplicate

XML Tag: PssblDplct

Presence: [0..1]

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

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

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

This will guarantee business idempotent behaviour.

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

Datatype: "YesNoIndicator" on page 322

5.11.10 Priority

XML Tag: Prty

Presence: [0..1]

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

Datatype: ["BusinessMessagePriorityCode"](#) on page 276

5.11.11 Signature







XML Tag: Sgntr

Presence: [0..1]

Definition: Contains the digital signature of the Business Entity authorised to sign this Business Message.

5.12 CashAccount38

Definition: Provides the details to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		46
	Type	<Tp>		[0..1]		47
	Currency	<Ccy>		[0..1]		47
	Name	<Nm>		[0..1]		47
	Proxy	<Prxy>		[0..1]		47

Used in element(s)

["InstructedReimbursementAgentAccount"](#) on page 228, ["InstructingReimbursementAgentAccount"](#) on page 227, ["OriginalCreditorAgentAccount"](#) on page 28, ["OriginalDebtorAccount"](#) on page 28, ["OriginalDebtorAgentAccount"](#) on page 29, ["SettlementAccount"](#) on page 225, ["ThirdReimbursementAgentAccount"](#) on page 229







5.12.1 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 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]		24
	Other	<Othr>	Or}	[1..1]		24

5.12.2 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 50 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		50
	Proprietary	<Prtry>	Or}	[1..1]		50

5.12.3 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 272

5.12.4 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 310







5.12.5 Proxy

XML Tag: Prxy

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.







The **Prxy** block contains the following elements (see datatype "[ProxyAccountIdentification1](#)" on [page 208](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		209
	Identification	<Id>		[1..1]		209

5.13 CashAccount38__1

Definition: Provides the details to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49

Used in element(s)

["CreditorAccount"](#) on page 138, ["CreditorAgentAccount"](#) on page 137, ["DebtorAccount"](#) on page 134, ["DebtorAgentAccount"](#) on page 135, ["InstructedReimbursementAgentAccount"](#) on page 237, ["InstructingReimbursementAgentAccount"](#) on page 235, ["SettlementAccount"](#) on page 232, ["ThirdReimbursementAgentAccount"](#) on page 239







5.13.1 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 24](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]		24
	Other	<Othr>	Or}	[1..1]		24

5.13.2 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 50 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		50
	Proprietary	<Prtry>	Or}	[1..1]		50

5.13.3 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 272

5.13.4 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 310

5.13.5 Proxy

XML Tag: Prxy

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

The **Prxy** block contains the following elements (see datatype "[ProxyAccountIdentification1](#)" on [page 209](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		209
	Identification	<Id>		[1..1]	⚠	210

5.14 CashAccountType2Choice

Definition: Nature or use of the account.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		50
	Proprietary	<Prtry>	Or}	[1..1]		50

Used in element(s)

["Type"](#) on [page 47](#), ["Type"](#) on [page 49](#)

5.14.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "[ExternalCashAccountType1Code](#)" on [page 290](#)

5.14.2 Proprietary

XML Tag: Prtry

Presence: [1..1]







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

Datatype: "[Max35Text](#)" on [page 309](#)

5.15 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 -
  Partial Removed -
  Ignored -
  Partial Ignored -
  Details below -
  Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		51
	Proprietary	<Prtry>	Or}	[1..1]		51

Used in element(s)

["CategoryPurpose" on page 189](#)

5.15.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalCategoryPurpose1Code" on page 292](#)

5.15.2 Proprietary

XML Tag: Prtry







Presence: [1..1]



Definition: Category purpose, in a proprietary form.

Datatype: ["Max35Text" on page 309](#)

5.16 Charges7__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		51
	Agent	<Agt>		[1..1]		52

Used in element(s)

["ChargesInformation" on page 181](#)

5.16.1 Amount

XML Tag: Amt

Presence: [1..1]

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

Datatype: "CBPR Amount 1" on page 277

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Amount
Type changed to: CBPR Amount on page 277

5.16.2 Agent

XML Tag: Agt

Presence: [1..1]

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

The **Agt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6 1" on page 34 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠️ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠️	34
	BranchIdentification	<BrnchId>		[0..1]	🚫	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country]). It is recommended to also add the Post Code when available. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.
 - If a payment is initiated in ISO 20022, Postal Address must be Structured.
- This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent

Comment: (empty)

5.17 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial 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]	⚠	53
	Proprietary	<Prtry>	Or}	[1..1]	🚫 ⚠	56

Used in element(s)

"ClearingSystemIdentification" on page 59, "ClearingSystemIdentification" on page 60

5.17.1 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 292

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code

Single value: CACPA

- on **paces.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Single value: CACPA
- on **paces.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- on **paces.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- on **paces.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- on **paces.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- on **paces.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- on **paces.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- on **paces.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- on **paces.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**
Comment:
If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code

Comment:

If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

5.17.2 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 309

Usage Guideline details

- This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.

- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.

5.18 ClearingSystemIdentification3Choice

Definition: Specifies the clearing system identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		58
	Proprietary	<Prtry>	Or}	[1..1]		58

Used in element(s)

"ClearingSystem" on page 226, "ClearingSystem" on page 233

5.18.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 291

Usage Guideline details

- on pacs.004.001.09/GroupHeader/SettlementInformation/ClearingSystem/Code
Single value: LYX
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ClearingSystem/Code
Comment:
For the return of a Lynx payment, this element must be populated with LYX.

5.18.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 309

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/SettlementInformation/ClearingSystem/Proprietary) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ClearingSystem/Proprietary) is removed.

5.19 ClearingSystemMemberIdentification2

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

🚫 Removed - 🚫 Partial Removed - ⚠ Ignored - ⚠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	59
	MemberIdentification	<Mmbld>		[1..1]	⚠	59

Used in element(s)

"ClearingSystemMemberIdentification" on page 83

5.19.1 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 53 for details)

🚫 Removed - 🚫 Partial Removed - ⚠ Ignored - ⚠ Partial 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]		53
	Proprietary	<Prtry>	Or}	[1..1]	🚫	56

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification
This element is now mandatory, the minimum occurrence has been changed to : 1

5.19.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 309

5.20 ClearingSystemMemberIdentification2__1

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

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠️ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	60
	MemberIdentification	<MmblId>		[1..1]	⚠️	62

Used in element(s)

"ClearingSystemMemberIdentification" on page 86, "ClearingSystemMemberIdentification" on page 95

5.20.1 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 53 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial 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]	⚠️	53
	Proprietary	<Prtry>	Or}	[1..1]	🚫 ⚠️	56

Usage Guideline details

- on pacs.004.001.09/header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pacs.004.001.09/header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification
This element is now mandatory, the minimum occurrence has been changed to : 1

- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification

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

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification

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

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification

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

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification

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

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification

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

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification

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

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification

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

5.20.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "CBPR_RestrictedFINXMax28Text" on page 279

Usage Guideline details

- on pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: CBPR_RestrictedFINXMax28Text on page 279

- on pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: CBPR_RestrictedFINXMax28Text on page 279

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Type changed to: [CBPR RestrictedFINXMax28Text on page 279](#)
- on pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Comment:
If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.
- on pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Comment:
If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.
- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Comment:
If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the

Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

Comment:

Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

Comment:

Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the DPRN ('CC Code') of the Canadian Financial Institution.

- on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

5.21 Contact4

Definition: Specifies the details of the contact person.

⊖ Removed - ⊖ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]		68
	Name	<Nm>		[0..1]		68
	PhoneNumber	<PhneNb>		[0..1]		68
	MobileNumber	<MobNb>		[0..1]		68
	FaxNumber	<FaxNb>		[0..1]		68
	EmailAddress	<EmailAdr>		[0..1]		69
	EmailPurpose	<EmailPurp>		[0..1]		69

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	JobTitle	<JobTitl>		[0..1]		69
	Responsibility	<Rspnsblty>		[0..1]		69
	Department	<Dept>		[0..1]		69
	Other	<Othr>		[0..*]		69
	PreferredMethod	<PrefrdMtd>		[0..1]		70

Used in element(s)

"ContactDetails" on page 161, "ContactDetails" on page 166

5.21.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 310

5.21.2 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 307

5.21.3 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 313

5.21.4 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 313

5.21.5 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 313](#)

5.21.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

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

Datatype: ["Max2048Text" on page 308](#)

5.21.7 EmailPurpose

XML Tag: EmailPurp

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: ["Max35Text" on page 309](#)

5.21.8 JobTitle

XML Tag: JobTitl

Presence: [0..1]

Definition: Title of the function.

Datatype: ["Max35Text" on page 309](#)

5.21.9 Responsibility

XML Tag: Rspnsblty

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: ["Max35Text" on page 309](#)

5.21.10 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 310](#)

5.21.11 Other

XML Tag: Othr

Presence: [0..*]

Definition: Contact details in another form.

The **Othr** block contains the following elements (see datatype "[OtherContact1](#)" on page 139 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ChannelType	<ChanITp>		[1..1]		140
	Identification	<Id>		[0..1]		140

5.21.12 PreferredMethod

XML Tag: PrefrdMtd

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "[PreferredContactMethod1Code](#)" on page 313

5.22 CreditorReferenceInformation2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		70
	Reference	<Ref>		[0..1]		71

Used in element(s)

"[CreditorReferenceInformation](#)" on page 241

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 72 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		72

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Issuer	<Issr>		[0..1]		72

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 309

5.23 CreditorReferenceType1Choice

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

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial 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]		71
	Proprietary	<Prtry>	Or}	[1..1]		71

Used in element(s)

"CodeOrProprietary" on page 72

5.23.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 286

5.23.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 309

5.24 CreditorReferenceType2

Definition: Specifies the type of creditor reference.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		72
	Issuer	<Issr>		[0..1]		72

Used in element(s)

"Type" on page 70

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 71 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		71
	Proprietary	<Prtry>	Or}	[1..1]		71

5.24.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the credit reference type.


Datatype: "[Max35Text](#)" on page 309

5.25 DateAndDateTime2Choice__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Date	<Dt>	{Or	[1..1]		73

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateTime	<DtTm>	Or}	[1..1]		73

Used in element(s)

"RequestedExecutionDate" on page 129

5.25.1 Date

XML Tag: Dt

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 305

5.25.2 DateTime

XML Tag: DtTm

Presence: [1..1]

Definition: Specified date and time.







Datatype: "CBPR DateTime" on page 278

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RequestedExecutionDate/DateTime
Type changed to: [CBPR DateTime on page 278](#)

5.26 DateAndPlaceOfBirth1

Definition: Date and place of birth of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		74
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		74
	CityOfBirth	<CityOfBirth>		[1..1]		74
	CountryOfBirth	<CtryOfBirth>		[1..1]		74

Used in element(s)

"DateAndPlaceOfBirth" on page 190

5.26.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ["ISODate" on page 305](#)

5.26.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: ["Max35Text" on page 309](#)

5.26.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: ["Max35Text" on page 309](#)

5.26.4 CountryOfBirth

XML Tag: CtryOfBirth

Presence: [1..1]

Definition: Country where a person was born.

Datatype: ["CountryCode" on page 284](#)

5.27 DatePeriod2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		74
	ToDate	<ToDt>		[1..1]		75

Used in element(s)

["FromDate" on page 254](#)

5.27.1 FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

Datatype: ["ISODate" on page 305](#)

5.27.2 ToDate

XML Tag: ToDt

Presence: [1..1]

Definition: End date of the range.

Datatype: ["ISODate" on page 305](#)

5.28 DiscountAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		75
	Amount	<Amt>		[1..1]		75

Used in element(s)

["DiscountAppliedAmount" on page 215](#), ["DiscountAppliedAmount" on page 217](#)

5.28.1 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 76](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		76
	Proprietary	<Prtry>	Or}	[1..1]		76

5.28.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 271

5.29 DiscountAmountType1Choice

Definition: Specifies the amount type.

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial 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]		76
	Proprietary	<Prtry>	Or}	[1..1]		76

Used in element(s)

["Type"](#) on page 75

5.29.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalDiscountAmountType1Code"](#) on page 293

5.29.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text"](#) on page 309

5.30 DocumentAdjustment1

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

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠ Details below -
 M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		77
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		77
	Reason	<Rsn>		[0..1]		77
	AdditionalInformation	<AddtlInf>		[0..1]		77

Used in element(s)

["AdjustmentAmountAndReason" on page 216](#), ["AdjustmentAmountAndReason" on page 218](#)

5.30.1 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 271](#)

5.30.2 CreditDebitIndicator

XML Tag: CdtDbtInd

Presence: [0..1]

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

Datatype: ["CreditDebitCode" on page 285](#)

5.30.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: ["Max4Text" on page 310](#)

5.30.4 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: ["Max140Text" on page 307](#)

5.31 DocumentLineIdentification1

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

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial Ignored -
 ▲ Details below -
 M Mandatory -
 R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		78
	Number	<Nb>		[0..1]		78
	RelatedDate	<RltdDt>		[0..1]		78

Used in element(s)

"Identification" on page 79







5.31.1 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 80 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		80
	Issuer	<Issr>		[0..1]		80

5.31.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: "Max35Text" on page 309

5.31.3 RelatedDate

XML Tag: RltdDt







Presence: [0..1]


Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 305

5.32 DocumentLineInformation1__1

Definition: Provides document line information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		79
	Description	<Desc>		[0..1]		79
	Amount	<Amt>		[0..1]		79

Used in element(s)

["LineDetails" on page 213](#)

5.32.1 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 77](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		78
	Number	<Nb>		[0..1]		78
	RelatedDate	<RltdDt>		[0..1]		78

5.32.2 Description

XML Tag: Desc

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: ["Max35Text" on page 309](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/ReferredDocumentInformation/LineDetails/Description](#)

Type changed to: [Max35Text on page 309](#)

5.32.3 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 217](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		217
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		217
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		218
	TaxAmount	<TaxAmt>		[0..*]		218
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		218
	RemittedAmount	<RmtdAmt>		[0..1]		219

5.33 DocumentLineType1

Definition: Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		80
	Issuer	<Issr>		[0..1]		80

Used in element(s)

"Type" on page 78

5.33.1 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 81 for details)

⊖ Removed - ⊖ Partial Removed - ◇ Ignored - ◇ Partial 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]		81
	Proprietary	<Prtry>	Or}	[1..1]		81

5.33.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: ["Max35Text" on page 309](#)

5.34 DocumentLineType1Choice

Definition: Specifies the type of the document line identification.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		81
	Proprietary	<Prtry>	Or}	[1..1]		81

Used in element(s)

["CodeOrProprietary" on page 80](#)

5.34.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: ["ExternalDocumentLineType1Code" on page 294](#)

5.34.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 309](#)

5.35 EquivalentAmount2__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.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]	⚠	82
	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		82

Used in element(s)

["EquivalentAmount" on page 31](#)

5.35.1 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: ["CBPR_Amount_1" on page 277](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Amount/EquivalentAmount/Amount](#)
Type changed to: [CBPR_Amount on page 277](#)

5.35.2 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 272](#)

5.36 FinancialIdentificationSchemeName1Choice

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

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		82
	Proprietary	<Prtry>	Or}	[1..1]		83

Used in element(s)

["SchemeName" on page 106](#)

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 295](#)

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 309](#)

5.37 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]		83
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		83
	LEI	<LEI>		[0..1]		84
	Name	<Nm>		[0..1]		84
	PostalAddress	<PstlAdr>		[0..1]		84
	Other	<Othr>		[0..1]		85

Used in element(s)

["FinancialInstitutionIdentification" on page 33](#)

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: ["BICFIDec2014Identifier" on page 275](#)

5.37.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbld

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype ["ClearingSystemMemberIdentification2" on page 58](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	59
	MemberIdentification	<MmblId>		[1..1]	⚠	59

5.37.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 306

5.37.4 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 307

5.37.5 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 "PostalAddress24" on page 193 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	⊘	194
	Department	<Dept>		[0..1]		195
	SubDepartment	<SubDept>		[0..1]		195
	StreetName	<StrtNm>		[0..1]		196
	BuildingNumber	<BldgNb>		[0..1]		196
	BuildingName	<BldgNm>		[0..1]		196
	Floor	<Flr>		[0..1]		196
	PostBox	<PstBx>		[0..1]		196
	Room	<Room>		[0..1]		196
	PostCode	<PstCd>		[0..1]		197

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TownName	<TwnNm>		[0..1]	M	197
	TownLocationName	<TwnLctnNm>		[0..1]		198
	DistrictName	<DstrctNm>		[0..1]		198
	CountrySubDivision	<CtrySubDvsn>		[0..1]		198
	Country	<Ctry>		[0..1]	M	198
	AddressLine	<AdrLine>		[0..7]	⊘	199

5.37.6 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 105 for details)

⊘ Removed - !⊘ Partial Removed - ◇ Ignored - !◇ Partial Ignored - ▲ Details below -
 M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		106
	SchemeName	<SchmeNm>		[0..1]		106
	Issuer	<Issr>		[0..1]		106

5.38 FinancialInstitutionIdentification18__1

Definition: Specifies the details to identify a financial institution.

⊘ Removed - !⊘ Partial Removed - ◇ Ignored - !◇ Partial Ignored - ▲ Details below -
 M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]		86
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		86
	LEI	<LEI>		[0..1]		86
	Name	<Nm>		[0..1]		86
	PostalAddress	<PstlAdr>		[0..1]	▲	86
	Other	<Othr>		[0..1]	⊘	92

Used in element(s)

["FinancialInstitutionIdentification" on page 34](#)

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: ["BICFIDec2014Identifier" on page 275](#)

5.38.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbld

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype ["ClearingSystemMemberIdentification2_1" on page 59](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	60
	MemberIdentification	<Mmbld>		[1..1]	⚠	62

5.38.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: ["LEIIdentifier" on page 306](#)

5.38.4 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 307](#)

5.38.5 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstIAdr** block contains the following elements (see datatype "PostalAddress24_1" on page 200 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	⊘	201
	Department	<Dept>		[0..1]		202
	SubDepartment	<SubDept>		[0..1]		202
	StreetName	<StrtNm>		[0..1]		203
	BuildingNumber	<BldgNb>		[0..1]		203
	BuildingName	<BldgNm>		[0..1]		203
	Floor	<Flr>		[0..1]		203
	PostBox	<PstBx>		[0..1]		203
	Room	<Room>		[0..1]		203
	PostCode	<PstCd>		[0..1]		204
	TownName	<TwnNm>		[0..1]		204
	TownLocationName	<TwnLctnNm>		[0..1]		204
	DistrictName	<DstrctNm>		[0..1]		204
	CountrySubDivision	<CtrySubDvsn>		[0..1]		204
	Country	<Ctry>		[0..1]		204
	AddressLine	<AdrLine>		[0..7]	▲ R[0..3] R[0..3] R[0..3] R[0..3]	204

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress

– **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
 This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
 This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress

– Lynx_Structured_Vs_Unstructured_FormalRule:

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Town_Name_And_Country_FormalRule:

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Structured_Vs_Unstructured_FormalRule:

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Town_Name_And_Country_FormalRule:

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Structured_Vs_Unstructured_FormalRule:

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Town_Name_And_Country_FormalRule:

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Structured_Vs_Unstructured_FormalRule:

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Structured_Vs_Unstructured_FormalRule:

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Town_Name_And_Country_FormalRule:

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Structured_Vs_Unstructured_FormalRule:

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Town_Name_And_Country_FormalRule:

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Structured_Vs_Unstructured_FormalRule:

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Town_Name_And_Country_FormalRule:

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

– Lynx_Structured_Vs_Unstructured_FormalRule:

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormaRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormaRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormaRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormaRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Structured_Vs_Unstructured_FormaRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress**

– **Lynx_Town_Name_And_Country_FormaRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

5.38.6 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 105 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		106
	SchemeName	<SchmeNm>		[0..1]		106
	Issuer	<Issr>		[0..1]		106

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/Other) is removed.

- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/Other) is removed.

5.39 FinancialInstitutionIdentification18__2

Definition: Specifies the details to identify a financial institution.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
 M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	M ▲	94
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		95
	LEI	<LEI>		[0..1]		95
	Name	<Nm>		[0..1]	⊘	95
	PostalAddress	<PstlAdr>		[0..1]	⊘	96
	Other	<Othr>		[0..1]	⊘	97

Used in element(s)

"FinancialInstitutionIdentification" on page 39

5.39.1 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: "BICFIDec2014Identifier" on page 275

Usage Guideline details

- on pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI

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

- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/BICFI**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/BICFI**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/BICFI**
Comment:
Made mandatory to include the BIC of the Lynx Participant who will be credited at Bank of Canada to settle the payment return.
- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/BICFI**
Comment:
Made mandatory to include the BIC of the Lynx Participant who will be debited at Bank of Canada to settle the payment return.

5.39.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbld

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "ClearingSystemMemberIdentification2_1" on page 59 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	60
	MemberIdentification	<Mmbld>		[1..1]	▲	62

5.39.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 306

5.39.4 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 307

Usage Guideline details

- This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Name) is removed.
- This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Name) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/Name) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/Name) is removed.

5.39.5 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 "PostalAddress24" on page 193 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		194
	Department	<Dept>		[0..1]		195
	SubDepartment	<SubDept>		[0..1]		195
	StreetName	<StrtNm>		[0..1]		196
	BuildingNumber	<BldgNb>		[0..1]		196
	BuildingName	<BldgNm>		[0..1]		196
	Floor	<Flr>		[0..1]		196
	PostBox	<PstBx>		[0..1]		196
	Room	<Room>		[0..1]		196
	PostCode	<PstCd>		[0..1]		197
	TownName	<TwnNm>		[0..1]		197
	TownLocationName	<TwnLctnNm>		[0..1]		198
	DistrictName	<DstrctNm>		[0..1]		198
	CountrySubDivision	<CtrySubDvsn>		[0..1]		198

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Country	<Ctry>		[0..1]		198
	AddressLine	<AdrLine>		[0..7]		199

Usage Guideline details

- This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/PostalAddress) is removed.

5.39.6 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 105 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		106
	SchemeName	<SchmeNm>		[0..1]		106
	Issuer	<Issr>		[0..1]		106

Usage Guideline details

- This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/Other) is removed.

- This element(pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/Other) is removed.

5.40 Frequency36Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>	{Or	[1..1]		98
	Period	<Prd>	Or	[1..1]		98
	PointInTime	<PtInTm>	Or}	[1..1]		98

Used in element(s)

"Frequency" on page 119, "OriginalFrequency" on page 30

5.40.1 Type

XML Tag: Tp

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 303

5.40.2 Period

XML Tag: Prd

Presence: [1..1]

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

The **Prd** block contains the following elements (see datatype "FrequencyPeriod1" on page 99 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		100
	CountPerPeriod	<CntPerPrd>		[1..1]		100

5.40.3 PointInTime

XML Tag: PtInTm

Presence: [1..1]

Definition: Specifies a frequency in terms of an exact point in time or moment within a specified period type.

The **PtInTm** block contains the following elements (see datatype "[FrequencyAndMoment1](#)" on [page 99](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		99
	PointInTime	<PtInTm>		[1..1]		99

5.41 FrequencyAndMoment1

Definition: Defines a frequency in terms a specific moment within a specified period type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		99
	PointInTime	<PtInTm>		[1..1]		99

Used in element(s)

["PointInTime"](#) on [page 98](#)

5.41.1 Type

XML Tag: Tp

Presence: [1..1]

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

Datatype: "[Frequency6Code](#)" on [page 303](#)

5.41.2 PointInTime

XML Tag: PtInTm

Presence: [1..1]

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

Datatype: "[Exact2NumericText](#)" on [page 289](#)

5.42 FrequencyPeriod1

Definition: Defines a frequency in terms on counts per period for a specific period type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		100
	CountPerPeriod	<CntPerPrd>		[1..1]		100

Used in element(s)

["Period" on page 98](#)

5.42.1 Type

XML Tag: Tp

Presence: [1..1]

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

Datatype: ["Frequency6Code" on page 303](#)

5.42.2 CountPerPeriod

XML Tag: CntPerPrd







Presence: [1..1]

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

Datatype: ["DecimalNumber" on page 286](#)

5.43 Garnishment3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		101
	Garnishee	<Grnshee>		[0..1]		101
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		101
	ReferenceNumber	<RefNb>		[0..1]		102
	Date	<Dt>		[0..1]		102
	RemittedAmount	<RmtdAmt>		[0..1]		102
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrncInd>		[0..1]		102
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		102

Used in element(s)

["GarnishmentRemittance" on page 243](#)







5.43.1 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 103 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		103
	Issuer	<Issr>		[0..1]		103







5.43.2 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 "[PartyIdentification135](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161







5.43.3 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 "[PartyIdentification135](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

5.43.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

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

Datatype: "Max140Text" on page 307

5.43.5 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 305

5.43.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 271

5.43.7 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 320

5.43.8 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 320](#)

5.44 GarnishmentType1

Definition: Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		103
	Issuer	<Issr>		[0..1]		103

Used in element(s)

["Type" on page 101](#)

5.44.1 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 103](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		104
	Proprietary	<Prtry>	Or}	[1..1]		104

5.44.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: ["Max35Text" on page 309](#)

5.45 GarnishmentType1Choice

Definition: Specifies the type of garnishment.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		104
	Proprietary	<Prtry>	Or}	[1..1]		104

Used in element(s)

"CodeOrProprietary" on page 103

5.45.1 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 295

5.45.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 309

5.46 GenericAccountIdentification1

Definition: Information related to a generic account identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		105
	SchemeName	<SchmeNm>		[0..1]		105
	Issuer	<Issr>		[0..1]		105

Used in element(s)

"Other" on page 24

5.46.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max34Text" on page 308](#)

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 ["AccountSchemeName1Choice" on page 25](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		25
	Proprietary	<Prtry>	Or}	[1..1]		25

5.46.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 309](#)

5.47 GenericFinancialIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		106
	SchemeName	<SchmeNm>		[0..1]		106
	Issuer	<Issr>		[0..1]		106

Used in element(s)

["Other" on page 85](#), ["Other" on page 92](#), ["Other" on page 97](#)

5.47.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: ["Max35Text" on page 309](#)

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 ["FinancialIdentificationScheme-Name1Choice" on page 82](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		82
	Proprietary	<Prtry>	Or}	[1..1]		83

5.47.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 309](#)

5.48 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		107
	Issuer	<Issr>		[1..1]		107
	SchemeName	<SchmeNm>		[0..1]		107

Used in element(s)

["Proprietary" on page 26](#)

5.48.1 Identification

XML Tag: Id

Presence: [1..1]

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

Datatype: ["Exact4AlphaNumericText" on page 289](#)

5.48.2 Issuer

XML Tag: Issr

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 309](#)

5.48.3 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: ["Max35Text" on page 309](#)

5.49 GenericOrganisationIdentification1

Definition: Information related to an identification of an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		107
	SchemeName	<SchmeNm>		[0..1]	M ⚠	107
	Issuer	<Issr>		[0..1]		108

Used in element(s)

["Other" on page 122](#)

5.49.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max35Text" on page 309](#)

5.49.2 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 123 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial 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

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/OrganisationIdentification/Other/SchemeName](#)
This element is now mandatory, the minimum occurrence has been changed to : 1
- on [pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/OrganisationIdentification/Other/SchemeName](#)
This element is now mandatory, the minimum occurrence has been changed to : 1

5.49.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 309

5.50 GenericPersonIdentification1

Definition: Information related to an identification of a person.

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠️ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		109
	SchemeName	<SchmeNm>		[0..1]	M ⚠️	109
	Issuer	<Issr>		[0..1]		109

Used in element(s)

"[Other](#)" on page 191

5.50.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 309

5.50.2 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 192 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		193
	Proprietary	<Prtry>	Or}	[1..1]	⊘ ⚠	193

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/PrivateIdentification/Other/SchemeName**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/PrivateIdentification/Other/SchemeName**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.50.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 309

5.51 GroupHeader90__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]		111
	CreationDateTime	<CreDtTm>		[1..1]		111
	Authorisation	<Authstn>		[0..2]		111
	BatchBooking	<BtchBookg>		[0..1]		112
	NumberOfTransactions	<NbOfTxs>		[1..1]		112
	ControlSum	<CtrlSum>		[0..1]		112
	GroupReturn	<GrpRtr>		[0..1]		113
	TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>		[0..1]		113
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		113
	SettlementInformation	<SttlmInf>		[1..1]		113
	InstructingAgent	<InstgAgnt>		[0..1]		114
	InstructedAgent	<InstdAgnt>		[0..1]		115

Rules

R36 TotalInterbankSettlementAmountAndDateRule ✓

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00044
- *Error Text:* Invalid message content for group header interbank settlement date.

R37 ControlSumAndGroupReturnRule ✓

If GroupReturn is true, then ControlSum is not allowed.

Error handling:

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

Guidelines

1. GroupReturnAndNumberOfTransactionsGuideline

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

Used in element(s)

["GroupHeader" on page 20](#)

5.51.1 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 309](#)

Usage Guideline details

- **on pacs.004.001.09/GroupHeader/MessageIdentification**

Comment: (empty)

5.51.2 CreationDateTime

XML Tag: CreDtTm

Presence: [1..1]

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

Datatype: ["CBPR_DateTime" on page 278](#)

Usage Guideline details

- **on pacs.004.001.09/GroupHeader/CreationDateTime**

Type changed to: [CBPR_DateTime on page 278](#)

5.51.3 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 32](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		32
	Proprietary	<Prtry>	Or}	[1..1]		32

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/Authorisation) is removed.

5.51.4 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 276

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/BatchBooking) is removed.

5.51.5 NumberOfTransactions

XML Tag: NbOfTxs

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 308

Usage Guideline details

- on pacs.004.001.09/GroupHeader/NumberOfTransactions
Single value: 1

5.51.6 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 286

Usage Guideline details

- This element([pacs.004.001.09/GroupHeader/ControlSum](#)) is removed.

5.51.7 GroupReturn

XML Tag: GrpRtr

Presence: [0..1]

Definition: Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s).

Datatype: ["TrueFalseIndicator" on page 320](#)

Usage Guideline details

- This element([pacs.004.001.09/GroupHeader/GroupReturn](#)) is removed.

5.51.8 TotalReturnedInterbankSettlementAmount

XML Tag: TtlRtrdIntrBkSttlmAmt

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent in the return message.

Datatype: ["ActiveCurrencyAndAmount" on page 270](#)

Usage Guideline details

- This element([pacs.004.001.09/GroupHeader/TotalReturnedInterbankSettlementAmount](#)) is removed.

5.51.9 InterbankSettlementDate

XML Tag: IntrBkSttlmDt

Presence: [0..1]

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

Datatype: ["ISODate" on page 305](#)

Usage Guideline details

- This element([pacs.004.001.09/GroupHeader/InterbankSettlementDate](#)) is removed.

5.51.10 SettlementInformation

XML Tag: SttlmInf

Presence: [1..1]

Definition: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.

The **SttlmInf** block contains the following elements (see datatype "[SettlementInstruction7](#)" on page 223 for details)

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]	⚠	225
	SettlementAccount	<SttlmAcct>		[0..1]	🚫 ⚠	225
	ClearingSystem	<ClrSys>		[0..1]	M ⚠	226
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	🚫	226
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	🚫	227
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	🚫	227
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	🚫	228
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	🚫	228
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	🚫	229

5.51.11 InstructingAgent

XML Tag: InstgAgt

Presence: [0..1]

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

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

The **InstgAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 32 for details)

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/InstructingAgent) is removed.

5.51.12 InstructedAgent

XML Tag: InstdAgt

Presence: [0..1]

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

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

The **InstdAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 32 for details)

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

Usage Guideline details

- This element([pacs.004.001.09/GroupHeader/InstructedAgent](#)) is removed.

5.52 ImplementationSpecification1

Definition: Identifies the implementation specification to which the ISO 20022 message conforms.

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Registry	<Regy>		[1..1]		115
	Identification	<Id>		[1..1]		116

Used in element(s)

["MarketPractice"](#) on page 16

5.52.1 Registry

XML Tag: Regy

Presence: [1..1]

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

For example, "MyStandards".

Datatype: ["Max350Text" on page 309](#)

5.52.2 Identification

XML Tag: Id

Presence: [1..1]







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



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

Datatype: ["Max2048Text" on page 308](#)

5.53 LocalInstrument2Choice__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		116
	Proprietary	<Prtry>	Or}	[1..1]		116

Used in element(s)

["LocalInstrument" on page 188](#)

5.53.1 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 296](#)

Usage Guideline details

- This element([pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument/Code](#)) is removed.

5.53.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Lynx_RestrictedFINXMax3Text" on page 306

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument/Proprietary

Type changed to: [Lynx_RestrictedFINXMax3Text on page 306](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument/Proprietary

Comment:

For a Lynx Payment Return, this element which must be populated with the settlement mechanism and settlement priority for the Payment Return (see attached Lynx textual MP rule for details).

5.54 MandateRelatedInformation14

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MandateIdentification	<MndtId>		[0..1]		118
	DateOfSignature	<DtOfSgntr>		[0..1]		118
	AmendmentIndicator	<AmdmntInd>		[0..1]		118
	AmendmentInformationDetails	<AmdmntInfDtls>		[0..1]		118
	ElectronicSignature	<ElctrcSgntr>		[0..1]		119
	FirstCollectionDate	<FrstColltnDt>		[0..1]		119
	FinalCollectionDate	<FnlColltnDt>		[0..1]		119
	Frequency	<Frqcy>		[0..1]		119
	Reason	<Rsn>		[0..1]		120
	TrackingDays	<TrckgDays>		[0..1]		120

Rules

R32 AmendmentIndicatorTrueRule ✓

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

Error handling:

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

R33 AmendmentIndicatorFalseRule ✓

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

Error handling:

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

Used in element(s)

"MandateRelatedInformation" on page 132

5.54.1 MandateIdentification

XML Tag: MndtId

Presence: [0..1]

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

Datatype: "Max35Text" on page 309

5.54.2 DateOfSignature

XML Tag: DtOfSgntr

Presence: [0..1]

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

Datatype: "ISODate" on page 305

5.54.3 AmendmentIndicator

XML Tag: AmdmntInd

Presence: [0..1]

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

Datatype: "TrueFalseIndicator" on page 320

5.54.4 AmendmentInformationDetails

XML Tag: AmdmntInfDtls

Presence: [0..1]

Definition: List of mandate elements that have been modified.

The **AmdmntInfDtls** block contains the following elements (see datatype "AmendmentInformationDetails13" on page 26 for details)

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠️ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMandateldentification	<OrgnlMndtld>		[0..1]		27
	OriginalCreditorSchemeldentification	<OrgnlCdtrSchmeld>		[0..1]		27
	OriginalCreditorAgent	<OrgnlCdtrAgt>		[0..1]		27
	OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>		[0..1]		28
	OriginalDebtor	<OrgnlDbtr>		[0..1]		28
	OriginalDebtorAccount	<OrgnlDbtrAcct>		[0..1]		28
	OriginalDebtorAgent	<OrgnlDbtrAgt>		[0..1]		29
	OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>		[0..1]		29
	OriginalFinalCollectionDate	<OrgnlFnlColltnDt>		[0..1]		30
	OriginalFrequency	<OrgnlFrqcy>		[0..1]		30
	OriginalReason	<OrgnlRsn>		[0..1]		30
	OriginalTrackingDays	<OrgnlTrckgDays>		[0..1]		30

5.54.5 ElectronicSignature

XML Tag: ElctrcnSgntr

Presence: [0..1]

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

Datatype: "Max1025Text" on page 306

5.54.6 FirstCollectionDate

XML Tag: FrstColltnDt

Presence: [0..1]

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

Datatype: "ISODate" on page 305

5.54.7 FinalCollectionDate

XML Tag: FnlColltnDt

Presence: [0..1]

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

Datatype: "ISODate" on page 305

5.54.8 Frequency

XML Tag: Frqcy

Presence: [0..1]

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

The **Frqcy** block contains the following elements (see datatype "[Frequency36Choice](#)" on page 98 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠️ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>	{Or	[1..1]		98
	Period	<Prd>	Or	[1..1]		98
	PointInTime	<PtInTm>	Or}	[1..1]		98

5.54.9 Reason

XML Tag: Rsn

Presence: [0..1]

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

The **Rsn** block contains the following elements (see datatype "[MandateSetupReason1Choice](#)" on page 120 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial 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]		121
	Proprietary	<Prtry>	Or}	[1..1]		121

5.54.10 TrackingDays

XML Tag: TrckgDays

Presence: [0..1]

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

Datatype: "[Exact2NumericText](#)" on page 289

5.55 MandateSetupReason1Choice

Definition: Specifies the reason for the setup of the mandate.

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial 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]		121

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Proprietary	<Prtry>	Or}	[1..1]		121

Used in element(s)

"OriginalReason" on page 30, "Reason" on page 120

5.55.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 297

5.55.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max70Text" on page 310

5.56 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		121
	LEI	<LEI>		[0..1]		121
	Other	<Othr>		[0..*]	⚠ R[0..2] R[0..2] R[0..2] R[0..2]	121

Used in element(s)

"OrganisationIdentification" on page 140

5.56.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

Definition: Business identification code of the organisation.

Datatype: "AnyBICDec2014Identifier" on page 274

5.56.2 LEI

XML Tag: LEI

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 306

5.56.3 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 107 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		107
	SchemeName	<SchmeNm>		[0..1]	M ▲	107
	Issuer	<Issr>		[0..1]		108

Usage Guideline details

- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other**

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/OrganisationIdentification/Other

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/OrganisationIdentification/Other

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/OrganisationIdentification/Other

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/OrganisationIdentification/Other

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/OrganisationIdentification/Other

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/OrganisationIdentification/Other

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/OrganisationIdentification/Other

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/OrganisationIdentification/Other

This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/OrganisationIdentification/Other

Comment: (empty)

5.57 OrganisationIdentificationSchemeName1Choice

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

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial 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

Used in element(s)

["SchemeName" on page 107](#)

5.57.1 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 298](#)

5.57.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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







Datatype: ["Max35Text" on page 309](#)

Usage Guideline details

- This element([pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary](#)) is removed.
- This element([pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary](#)) is removed.

5.58 OriginalGroupHeader18

Definition: Provides information on the original group, to which the message refers.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		124
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		125
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		125
	ReturnReasonInformation	<RtrRsnInf>		[0..*]		125

Used in element(s)

["OriginalGroupInformation" on page 20](#)

5.58.1 OriginalMessageIdentification

XML Tag: OrgnlMsgId

Presence: [1..1]

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

Datatype: ["Max35Text" on page 309](#)

5.58.2 OriginalMessageNameIdentification

XML Tag: OrgnlMsgNmId

Presence: [1..1]

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

Datatype: ["Max35Text" on page 309](#)

5.58.3 OriginalCreationDateTime

XML Tag: OrgnlCreDtTm

Presence: [0..1]

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

Datatype: ["ISODateTime" on page 305](#)







5.58.4 ReturnReasonInformation

XML Tag: RtrRsnInf

Presence: [0..*]

Definition: Provides detailed information on the return reason.







The **RtrRsnInf** block contains the following elements (see datatype ["PaymentReturnReason6" on page 167](#) for details)


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



Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Originator	<Orgtr>		[0..1]		168
	Reason	<Rsn>		[0..1]		168
	AdditionalInformation	<AddtlInf>		[0..*]		169

5.59 OriginalGroupInformation29__1

Definition: Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		126

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		126
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		126

Used in element(s)

["OriginalGroupInformation" on page 173](#)

5.59.1 OriginalMessageIdentification

XML Tag: OrgnlMsgId

Presence: [1..1]

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

Datatype: ["Max35Text" on page 309](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalGroupInformation/OriginalMessageIdentification](#)

- **Lynx_Original_Message_Identification_TextualRule:**

Original Message Identification must transport the Message Identification of the underlying payment (eg. pacs.008/pacs.009).
This rule is inherited verbatim from CBPR+.

5.59.2 OriginalMessageNameIdentification

XML Tag: OrgnlMsgNmId

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers, for example, pacs.003.001.01 or MT103.

Datatype: ["Max35Text" on page 309](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalGroupInformation/OriginalMessageNameIdentification](#)

- **Lynx_Original_Message_Name_Identification_FormalRule:**

This element should be populated with either pacs.002.001.xx or pacs.008.001.xx or pacs.009.001.xx or camt.053.001.xx or camt.054.001.xx or MT103 or MT202 or MT205 or MT900 or MT910 or MT940 or MT950 when present.
This rule is inherited verbatim from CBPR+.

5.59.3 OriginalCreationDateTime

XML Tag: OrgnlCreDtTm

Presence: [0..1]

Definition: Original date and time at which the message was created.

Datatype: "CBPR DateTime" on page 278

Usage Guideline details



- on pacs.004.001.09/TransactionInformation/OriginalGroupInformation/OriginalCreationDate-Time
Type changed to: [CBPR DateTime on page 278](#)

5.60 OriginalTransactionReference28__1

Definition: Key elements used to refer the original transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[0..1]	⚠	128
	Amount	<Amt>		[0..1]		128
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		129
	RequestedCollectionDate	<ReqdColltnDt>		[0..1]	⚠	129
	RequestedExecutionDate	<ReqdExctnDt>		[0..1]	⚠	129
	CreditorSchemeIdentification	<CdtrSchmeld>		[0..1]	⊘ ⚠	130
	SettlementInformation	<SttlmInf>		[0..1]		130
	PaymentTypeInformation	<PmtTpInf>		[0..1]	M ⚠	131
	PaymentMethod	<PmtMtd>		[0..1]	⚠	132
	MandateRelatedInformation	<MndtRltdInf>		[0..1]	⊘ ⚠	132
	RemittanceInformation	<RmtInf>		[0..1]	⚠	133
	UltimateDebtor	<UltmtDbtr>		[0..1]		133
	Debtor	<Dbtr>		[0..1]		133
	DebtorAccount	<DbtrAcct>		[0..1]	⚠	134
	DebtorAgent	<DbtrAgt>		[0..1]	⚠	134
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		135
	CreditorAgent	<CdtrAgt>		[0..1]	⚠	136
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		137
	Creditor	<Cdtr>		[0..1]		138

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CreditorAccount	<CdtrAcct>		[0..1]		138
	UltimateCreditor	<UltmtCdtr>		[0..1]		138
	Purpose	<Purp>		[0..1]		139

Used in element(s)

"OriginalTransactionReference" on page 185

5.60.1 InterbankSettlementAmount

XML Tag: IntrBkSttlmAmt

Presence: [0..1]

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

Datatype: "CBPR_Amount_1" on page 277

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/InterbankSettlementAmount

Type changed to: [CBPR_Amount on page 277](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/InterbankSettlementAmount

– Lynx_Interbank_Settlement_Currency_FormalRule:

The codes XAU, XAG, XPD and XPT are not allowed, as these are codes are only used for commodities.

This rule is inherited verbatim from CBPR+.







5.60.2 Amount


XML Tag: Amt

Presence: [0..1]

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

The **Amt** block contains the following elements (see datatype "AmountType4Choice_1" on page 31 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructedAmount	<InstdAmt>	{Or	[1..1]		31
	EquivalentAmount	<EqvtAmt>	Or}	[1..1]		31

5.60.3 InterbankSettlementDate

XML Tag: IntrBkSttlmDt

Presence: [0..1]

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

Datatype: "ISODate" on page 305

5.60.4 RequestedCollectionDate

XML Tag: ReqdColltnDt

Presence: [0..1]

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

Datatype: "ISODate" on page 305

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RequestedCollectionDate
Comment:
 This element has no impact or relevance from a Lynx settlement processing point of view.

5.60.5 RequestedExecutionDate

XML Tag: ReqdExctnDt

Presence: [0..1]

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

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

The **ReqdExctnDt** block contains the following elements (see datatype "DateAndDate-Time2Choice 1" on page 72 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Date	<Dt>	{Or	[1..1]		73
	DateTime	<DtTm>	Or}	[1..1]	⚠	73

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RequestedExecutionDate

Comment:

This element has no impact or relevance from a Lynx settlement processing point of view.







5.60.6 CreditorSchemeldentification

XML Tag: CdtrSchmeld

Presence: [0..1]

Definition: Credit party that signs the mandate.

The **CdtrSchmeld** block contains the following elements (see datatype "[PartyIdentification135](#)" on [page 158](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

Usage Guideline details

- This element([pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorSchemeldentification](#)) is removed.







5.60.7 SettlementInformation




XML Tag: SttlmInf

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

The **SttlmInf** block contains the following elements (see datatype "[SettlementInstruction7_1](#)" on [page 229](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		232
	SettlementAccount	<SttlmAcct>		[0..1]		232
	ClearingSystem	<ClrSys>		[0..1]		233

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]		233
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]		235
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]		235
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]		237
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]		237
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]		239

5.60.8 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 "PaymentTypeInformation27_1" on page 187 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]		187
	ClearingChannel	<ClrChanl>		[0..1]		187
	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	188
	LocalInstrument	<LclInstrm>		[0..1]		188
	SequenceType	<SeqTp>		[0..1]		189
	CategoryPurpose	<CtgyPurp>		[0..1]		189

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation

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

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation

Comment:

For a Lynx Payment Return, this component has been made mandatory to include Local Instrument/Proprietary which must contain the settlement mechanism and settlement priority for the Payment Return.

5.60.9 PaymentMethod

XML Tag: PmtMtd

Presence: [0..1]

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

Datatype: "PaymentMethod4Code" on page 312

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentMethod

Comment:

For a Lynx Payment Return, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.60.10 MandateRelatedInformation

XML Tag: MndtRltdInf

Presence: [0..1]

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

The **MndtRltdInf** block contains the following elements (see datatype "[MandateRelatedInformation14](#)" on page 117 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MandateIdentification	<MndtId>		[0..1]		118
	DateOfSignature	<DtOfSgntr>		[0..1]		118
	AmendmentIndicator	<AmdmntInd>		[0..1]		118
	AmendmentInformationDetails	<AmdmntInfDtls>		[0..1]		118
	ElectronicSignature	<ElctrcSgntr>		[0..1]		119
	FirstCollectionDate	<FrstColltnDt>		[0..1]		119
	FinalCollectionDate	<FnlColltnDt>		[0..1]		119
	Frequency	<Frqcy>		[0..1]		119
	Reason	<Rsn>		[0..1]		120
	TrackingDays	<TrckgDays>		[0..1]		120

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/MandateRelatedInformation) is removed.

5.60.11 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 "RemittanceInformation16_1" on page 219 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]	219
	Structured	<Strd>		[0..*]	▲	220

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation

– Lynx_Unstructured_Structured_Mutually_Exclusive_FormalRule:

For Remittance Information, Unstructured and Structured are mutually exclusive. This rule is inherited verbatim from CBPR+.

5.60.12 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 "Party40Choice" on page 141 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	▲	141
	Agent	<Agt>	Or}	[1..1]	⊘	144

5.60.13 Debtor

XML Tag: Dbtr

Presence: [0..1]

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

The **Dbtr** block contains the following elements (see datatype "[Party40Choice 1](#)" on page 145 for details)

🚫 Removed - 🚫 Partial Removed - ⬡ Ignored - ⬡ Partial Ignored - ⚠️ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠️	145
	Agent	<Agt>	Or}	[1..1]	⚠️	151

5.60.14 DebtorAccount

XML Tag: DbtrAcct

Presence: [0..1]

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

The **DbtrAcct** block contains the following elements (see datatype "[CashAccount38 1](#)" on page 48 for details)

🚫 Removed - 🚫 Partial Removed - ⬡ Ignored - ⬡ Partial Ignored - ⚠️ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49

5.60.15 DebtorAgent

XML Tag: DbtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6 1](#)" on page 34 for details)

🚫 Removed - 🚫 Partial Removed - ⬡ Ignored - ⬡ Partial Ignored - ⚠️ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstId>		[1..1]	⚠️	34
	BranchIdentification	<BrnchId>		[0..1]	🚫	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent

- Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:

If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

5.60.16 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 "CashAccount38_1" on page 48 for details)

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49

5.60.17 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 "BranchAndFinancialInstitutionIdentification6_1" on page 34 for details)

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	⚠	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent

- Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:

If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option. Therefore:
 - If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.
 - If a payment is initiated in ISO 20022, Postal Address must be Structured. This rule is inherited verbatim from CBPR+.

5.60.18 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 "CashAccount38_1" on page 48 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49







5.60.19 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 "Party40Choice 1" on page 145 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]		145
	Agent	<Agt>	Or}	[1..1]		151







5.60.20 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 "CashAccount38 1" on page 48 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49

5.60.21 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 "Party40Choice" on page 141 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	141
	Agent	<Agt>	Or}	[1..1]	🚫	144

5.60.22 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 211 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial 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]		212
	Proprietary	<Prtry>	Or}	[1..1]		212

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Purpose

- **Lynx_Purpose_TextualRule:**

The preferred option is coded information.
This guideline is inherited verbatim from CBPR+.

5.61 OtherContact1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ChannelType	<ChanITp>		[1..1]		140
	Identification	<Id>		[0..1]		140

Used in element(s)

["Other" on page 69](#)

5.61.1 ChannelType

XML Tag: ChanITp

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: ["Max4Text" on page 310](#)

5.61.2 Identification

XML Tag: Id

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: ["Max128Text" on page 307](#)

5.62 Party38Choice

Definition: Nature or use of the account.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		140
	PrivateIdentification	<PrvtId>	Or}	[1..1]		141

Used in element(s)

["Identification" on page 159](#), ["Identification" on page 165](#)

5.62.1 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 "[OrganisationIdentification29](#)" on page 121 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		121
	LEI	<LEI/>		[0..1]		121
	Other	<Othr>		[0..*]	⚠ R[0..2] R[0..2] R[0..2] R[0..2]	

5.62.2 PrivatIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "[PersonIdentification13](#)" on page 190 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		190
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	

5.63 Party40Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	141
	Agent	<Agt>	Or}	[1..1]	⊘	144

Used in element(s)

"UltimateCreditor" on page 269, "UltimateCreditor" on page 138, "UltimateDebtor" on page 258, "UltimateDebtor" on page 133







5.63.1 Party



XML Tag: Pty

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **Pty** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party**

- **Lynx_Ultimate_Creditor_Option_1_TextualRule:**

Name AND Structured Postal Address, with minimum Country (other elements are optional, eg Identification: Private or Organisation).
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party**

- **Lynx_Ultimate_Creditor_Option_2_Jurisdictions_Only_TextualRule:**

For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations - eg EEA).
Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.
Note: The jurisdictionalrules apply only when all Agents in the payment chain underly the same jurisdiction.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party**

- **Lynx_Ultimate_Debtor_Option_1_TextualRule:**

Name AND Structured Postal Address with minimum Town Name AND Country (+ recommended to add Post Code when available).
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party**

- **Lynx_Ultimate_Debtor_Option_2_TextualRule:**

Name AND Structured Postal Address with minimum Town Name AND Country (+ recommended to add Post code when available) AND Identification: Private or Organisation).

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party**

- **Lynx_Ultimate_Debtor_Option_3_Jurisdictions_Only_TextualRule:**

For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations - eg EEA).

Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.

Note: The jurisdictional rules apply only when all Agents in the payment chain underly the same jurisdiction.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party**

- **Lynx_Ultimate_Creditor_Option_1_TextualRule:**

Name AND Structured Postal Address, with minimum Country (other elements are optional, eg Identification: Private or Organisation).

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party**

- **Lynx_Ultimate_Creditor_Option_2_Jurisdictions_Only_TextualRule:**

For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations - eg EEA).

Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.

Note: The jurisdictional rules apply only when all Agents in the payment chain underly the same jurisdiction.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party**

- **Lynx_Ultimate_Debtor_Option_1_TextualRule:**

Name AND Structured Postal Address with minimum Town Name AND Country (+ recommended to add Post Code when available).

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party**

- **Lynx_Ultimate_Debtor_Option_2_TextualRule:**

Name AND Structured Postal Address with minimum Town Name AND Country (+ recommended to add Post Code when available) AND Identification: Private or Organisation.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party**

– Lynx_Ultimate_Debtor_Option_3_Jurisdictions_Only_TextualRule:

For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations - eg EEA).

Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.

Note: The jurisdictional rules apply only when all Agents in the payment chain underly the same jurisdiction.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party

– Lynx_Party_Name_Postal_Address_FormaRule:

For Ultimate Creditor/Party, if Postal Address is present, Name is mandatory. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party

– Lynx_Party_Name_Postal_Address_FormaRule:

For Ultimate Debtor/Party, if Postal Address is present, Name is mandatory. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party

– Lynx_Party_Name_Postal_Address_FormaRule:

For Ultimate Creditor/Party, if Postal Address is present, Name is mandatory. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party

– Lynx_Party_Name_Postal_Address_FormaRule:

For Ultimate Debtor/Party, if Postal Address is present, Name is mandatory. This rule is inherited verbatim from CBPR+.







5.63.2 Agent

XML Tag: Agt

Presence: [1..1]

Definition: Identification of a financial institution.

The **Agt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Agent) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Agent) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Agent) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent) is removed.

5.64 Party40Choice__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	145
	Agent	<Agt>	Or}	[1..1]	⚠	151

Used in element(s)

"Creditor" on page 268, "Creditor" on page 138, "Debtor" on page 258, "Debtor" on page 133

5.64.1 Party

XML Tag: Pty




Presence: [1..1]

Definition: Identification of a person or an organisation.

The **Pty** block contains the following elements (see datatype "PartyIdentification135__1" on page 162 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		163

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PostalAddress	<PstlAdr>		[0..1]		163
	Identification	<Id>		[0..1]		165
	CountryOfResidence	<CtryOfRes>		[0..1]		166
	ContactDetails	<CtctDtls>		[0..1]		166

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party

- Lynx_Co-existence_Postal_Address_TextualRule:

- 1) If a payment is initiated by the Debtor's Agent in ISO 20022, effective with the start of the co-existence phase in November 2022, it is highly recommended to use a Structured Postal Address of the Debtor and Creditor. Please note some MIs may reject an Unstructured Postal Address from 2023.
- 2) If a payment is initiated on FIN or by an MI not on ISO 20022 yet, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent. End of 2023 is still highly recommended as a target by all communities as for the end-date for Unstructured Party Information for any payment format, legacy, FIN and ISO 20022.
- 3) From November 2023 until November 2025, the same strong recommendation as stated under 1) above, applies.
- 4) Structured Postal Address will become mandatory from November 2025 (the Unstructured Address Line element will be removed).
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party

- Lynx_Creditor_Any_BIC_Presence_TextualRule:

If AnyBIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, AnyBIC will always take precedence.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party

- Lynx_Creditor_Option_1_TextualRule:

Identification/Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other).
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party

- Lynx_Creditor_Option_2_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimumTown Name AND Country (+ recommended to add Post Code when available)]) AND (Account Number OR Identification: Private OR Organisation).
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party

- Lynx_Creditor_Option_3_Jurisdictions_Only_TextualRule:

For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations - eg EEA).

Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.

Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**

- **Lynx_Co-existence_Postal_Address_TextualRule:**

1) If a payment is initiated by the Debtor's Agent in ISO 20022, effective with the start of the co-existence phase in November 2022, it is highly recommended to use a Structured Postal Address of the Debtor and Creditor. Please note some MIs may reject an Unstructured Postal Address from 2023.

2) If a payment is initiated on FIN or by an MI not on ISO 20022 yet, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent. End of 2023 is still highly recommended as a target by all communities as for the end-date for Unstructured Party Information for any payment format, legacy, FIN and ISO 20022.

3) From November 2023 until November 2025, the same strong recommendation as stated under 1) above, applies.

4) Structured Postal Address will become mandatory from November 2025 (the Unstructured Address Line element will be removed).

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**

- **Lynx_Debtor_Any_BIC_Presence_TextualRule:**

If AnyBIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, AnyBIC will always take precedence.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**

- **Lynx_Debtor_Option_1_TextualRule:**

Identification/Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other).

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**

- **Lynx_Debtor_Option_2_TextualRule:**

Name AND (Unstructured OR [Structured Postal Address with minimumTown Name AND Country (+ recommended to add Post Code when available)]) AND (Account Number OR Identification: Private OR Organisation).

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**

- **Lynx_Debtor_Option_3_Jurisdictions_Only_TextualRule:**

For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations - eg EEA).

Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.

Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

- **Lynx_Co-existence_Postal_Address_TextualRule:**

- 1) If a payment is initiated by the Debtor's Agent in ISO 20022, effective with the start of the co-existence phase in November 2022, it is highly recommended to use a Structured Postal Address of the Debtor and Creditor. Please note some MIs may reject an Unstructured Postal Address from 2023.

- 2) If a payment is initiated on FIN or by an MI not on ISO 20022 yet, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent. End of 2023 is still highly recommended as a target by all communities as for the end-date for Unstructured Party Information for any payment format, legacy, FIN and ISO 20022.

- 3) From November 2023 until November 2025, the same strong recommendation as stated under 1) above, applies.

- 4) Structured Postal Address will become mandatory from November 2025 (the Unstructured Address Line element will be removed).

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

- **Lynx_Debtor_Any_BIC_Presence_TextualRule:**

If Any BIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, Any BIC will always take precedence.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

- **Lynx_Debtor_Option_1_TextualRule:**

Identification/Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other).

This rule is inherited verbatim from CBPR+.

Lynx_Creditor_Option_1_TextualRule is not relevant with current version of the pacs.004 (since Creditor Account is not present). It will be applicable in the next version of the pacs.004 base message.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

- **Lynx_Debtor_Option_2_TextualRule:**

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country (+ recommended to add Post Code when available)]) AND (Account Number OR Identification: Private OR Organisation).

This rule is inherited verbatim from CBPR+.

Lynx_Creditor_Option_2_TextualRule is not relevant with current version of the pacs.004 (since Creditor Account is not present). It will be applicable in the next version of the pacs.004 base message.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

– Lynx_Debtor_Option_3_Jurisdictions_Only_TextualRule:

For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations - eg EEA).

Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.

Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.

This rule is inherited verbatim from CBPR+.

• **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**

– Lynx_Co-existence_Postal_Address_TextualRule:

1) If a payment is initiated by the Debtor's Agent in ISO 20022, effective with the start of the co-existence phase in November 2022, it is highly recommended to use a Structured Postal Address of the Debtor and Creditor. Please note some MIs may reject an Unstructured Postal Address from 2023.

2) If a payment is initiated on FIN or by an MI not on ISO 20022 yet, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent. End of 2023 is still highly recommended as a target by all communities as for the end-date for Unstructured Party Information for any payment format, legacy, FIN and ISO 20022.

3) From November 2023 until November 2025, the same strong recommendation as stated under 1) above, applies.

4) Structured Postal Address will become mandatory from November 2025 (the Unstructured Address Line element will be removed).

This rule is inherited verbatim from CBPR+.

• **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**

– Lynx_Debtor_Any_BIC_Presence_TextualRule:

If Any BIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, Any BIC will always take precedence.

This rule is inherited verbatim from CBPR+.

• **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**

– Lynx_Debtor_Option_1_TextualRule:

Identification/Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other).

This rule is inherited verbatim from CBPR+.

Lynx_Debtor_Option_1_TextualRule is not relevant with current version of the pacs.004 (since Debtor Account is not present). It will be applicable in the next version of the pacs.004 base message.

• **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**

– Lynx_Debtor_Option_2_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country (+ recommended to add Post Code when available)]) AND (Account Number OR Identification: Private OR Organisation).

This rule is inherited verbatim from CBPR+.

Lynx_Debtor_Option_2_TextualRule is not relevant with current version of the pacs.004 (since Debtor Account is not present). It will be applicable in the next version of the pacs.004 base message.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**

- **Lynx_Debtor_Option_3_Jurisdictions_Only_TextualRule:**

For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations - eg EEA).

Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.

Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party**

- **Lynx_Party_Name_Any_BIC_FormalRule:**

For Creditor/Party, if AnyBIC is absent, Name is mandatory.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party**

- **Lynx_Party_Name_Postal_Address_FormaRule:**

For Creditor/Party, if Postal Address is present, Name is mandatory.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**

- **Lynx_Party_Name_Any_BIC_FormalRule:**

For Debtor/Party, if AnyBIC is absent, Name is mandatory.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**

- **Lynx_Party_Name_Postal_Address_FormaRule:**

For Debtor/Party, if Postal Address is present, Name is mandatory.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

- **Lynx_Party_Name_Any_BIC_FormalRule:**

For Creditor/Party, if Any BIC is absent, Name is mandatory and it is recommended to also provide the Postal Address.

This rule is inherited from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

- **Lynx_Party_Name_Postal_Address_FormaRule:**

For Creditor/Party, if Postal Address is present, Name is mandatory.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**

– **Lynx_Party_Name_Any_BIC_FormalRule:**

For Debtor/Party, if Any BIC is absent, Name is mandatory and it is recommended to also provide the Postal Address.
This rule is inherited from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party

– **Lynx_Party_Name_Postal_Address_FormaRule:**

For Debtor/Party, if Postal Address is present, Name is mandatory.
This rule is inherited verbatim from CBPR+.

5.64.2 Agent

XML Tag: Agt

Presence: [1..1]

Definition: Identification of a financial institution.

The **Agt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6_1" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	⊘	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent

– **Lynx_Agent_National_Only_TextualRule:**

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent

– **Lynx_Agent_Option_1_TextualRule:**

BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent

– **Lynx_Agent_Option_2_TextualRule:**

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent**

- **Lynx_Agent_Option_3_TextualRule:**

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country]). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent**

- **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent**

- **Lynx_Co-existence_Postal_Address_TextualRule:**

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**

- **Lynx_Agent_National_Only_TextualRule:**

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**

- **Lynx_Agent_Option_1_TextualRule:**

BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**

- **Lynx_Agent_Option_2_TextualRule:**

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**

- **Lynx_Agent_Option_3_TextualRule:**

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country]). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**

- **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**

- **Lynx_Co-existence_Postal_Address_TextualRule:**

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**

- **Lynx_Agent_National_Only_TextualRule:**

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**

- **Lynx_Agent_Option_1_TextualRule:**

BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**

- **Lynx_Agent_Option_2_TextualRule:**

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**

- **Lynx_Agent_Option_3_TextualRule:**

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**

- **Lynx_Co-existence_Postal_Address_TextualRule:**

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 2022 message will transport Unstructured Postal Address, up to the Creditor Agent.
- If a payment is initiated in ISO 2022, Postal Address must be Structured. This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**

- **Lynx_Agent_National_Only_TextualRule:**

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**

- **Lynx_Agent_Option_1_TextualRule:**

BICFI, complemented optionally with a LEI (preferred option). This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**

- **Lynx_Agent_Option_2_TextualRule:**

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**

- **Lynx_Agent_Option_3_TextualRule:**

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**

- **Lynx_Co-existence_Postal_Address_TextualRule:**

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option. Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 2022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 2022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

5.65 Party40Choice__2

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

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]		155
	Agent	<Agt>	Or}	[1..1]		155

Used in element(s)

"InitiatingParty" on page 259

5.65.1 Party

XML Tag: Pty

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **Pty** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party
 - Lynx_Party_Name_Postal_Address_FormalRule:

For Initating Party, if Postal Address is present then Name is mandatory. This rule is inherited verbatim from CBPR+.

5.65.2 Agent

XML Tag: Agt

Presence: [1..1]

Definition: Identification of a financial institution.

The **Agt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6_2](#)" on page 39 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		39
	BranchIdentification	<BrnchId>		[0..1]		39

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent) is removed.

5.66 Party44Choice

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

⊘ Removed - !⊘ Partial Removed - ◇ Ignored - !◇ Partial 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]		156
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		157

Used in element(s)

"From" on page 43, "To" on page 43

5.66.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **OrgId** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

5.66.2 FinancialInstitutionIdentification

XML Tag: FIId

Presence: [1..1]

Definition: Identification of a financial institution.

The **FIId** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 32 for details)

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

5.67 Party44Choice__1

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

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial 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]	🚫	157
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		158

Used in element(s)

"From" on page 13, "To" on page 14

5.67.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **OrgId** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 158 for details)

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

Usage Guideline details

- This element(pacs.004.001.09/.header/From/OrganisationIdentification) is removed.
- This element(pacs.004.001.09/.header/To/OrganisationIdentification) is removed.







5.67.2 FinancialInstitutionIdentification


XML Tag: FIId

Presence: [1..1]

Definition: Identification of a financial institution.







The **FIId** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6_2" on page 39 for details)



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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		39
	BranchIdentification	<BrnchId>		[0..1]		39

5.68 PartyIdentification135

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

Used in element(s)

"CreditorSchemeIdentification" on page 130, "Garnishee" on page 101, "GarnishmentAdministrator" on page 101, "Invoicee" on page 242, "Invoicer" on page 241, "OrganisationIdentification" on page 156, "OrganisationIdentification" on page 157, "OriginalCreditorSchemeIdentification" on

page 27, "OriginalDebtor" on page 28, "Originator" on page 168, "Party" on page 141, "Party" on page 155

5.68.1 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 307

5.68.2 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 "PostalAddress24" on page 193 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	⊘	194
	Department	<Dept>		[0..1]		195
	SubDepartment	<SubDept>		[0..1]		195
	StreetName	<StrtNm>		[0..1]		196
	BuildingNumber	<BldgNb>		[0..1]		196
	BuildingName	<BldgNm>		[0..1]		196
	Floor	<Flr>		[0..1]		196
	PostBox	<PstBx>		[0..1]		196
	Room	<Room>		[0..1]		196
	PostCode	<PstCd>		[0..1]		197
	TownName	<TwnNm>		[0..1]	M	197
	TownLocationName	<TwnLctnNm>		[0..1]		198
	DistrictName	<DstrctNm>		[0..1]		198
	CountrySubDivision	<CtrySubDvsn>		[0..1]		198
	Country	<Ctry>		[0..1]	M	198
	AddressLine	<AdrLine>		[0..7]	⊘	199

5.68.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party38Choice](#)" on page 140 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		140
	PrivateIdentification	<PrvtId>	Or}	[1..1]		141

5.68.4 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 284

Usage Guideline details

- on **paces.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/CountryOfResidence**

Comment:

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

- on **paces.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/CountryOfResidence**

Comment:

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

- on **paces.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/CountryOfResidence**

Comment:

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

- on **paces.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/CountryOfResidence**

Comment:

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

5.68.5 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 "Contact4" on page 67 for details)

⊖ Removed - ⊖ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]		68
	Name	<Nm>		[0..1]		68
	PhoneNumber	<PhneNb>		[0..1]		68
	MobileNumber	<MobNb>		[0..1]		68

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FaxNumber	<FaxNb>		[0..1]		68
	EmailAddress	<EmailAdr>		[0..1]		69
	EmailPurpose	<EmailPurp>		[0..1]		69
	JobTitle	<JobTitl>		[0..1]		69
	Responsibility	<Rspnsblty>		[0..1]		69
	Department	<Dept>		[0..1]		69
	Other	<Othr>		[0..*]		69
	PreferredMethod	<PrefrdMtd>		[0..1]		70

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/ContactDetails) is removed.

5.69 PartyIdentification135__1

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

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		163
	PostalAddress	<PstlAdr>		[0..1]		163
	Identification	<Id>		[0..1]		165
	CountryOfResidence	<CtryOfRes>		[0..1]		166
	ContactDetails	<CtctDtls>		[0..1]		166

Used in element(s)

"Originator" on page 169, "Party" on page 145

5.69.1 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 307

5.69.2 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 "PostalAddress24_1" on page 200 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		201
	Department	<Dept>		[0..1]		202
	SubDepartment	<SubDept>		[0..1]		202
	StreetName	<StrtNm>		[0..1]		203
	BuildingNumber	<BldgNb>		[0..1]		203
	BuildingName	<BldgNm>		[0..1]		203
	Floor	<Flr>		[0..1]		203
	PostBox	<PstBx>		[0..1]		203
	Room	<Room>		[0..1]		203
	PostCode	<PstCd>		[0..1]		204

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TownName	<TwnNm>		[0..1]		204
	TownLocationName	<TwnLctnNm>		[0..1]		204
	DistrictName	<DstrctNm>		[0..1]		204
	CountrySubDivision	<CtrySubDvsn>		[0..1]		204
	Country	<Ctry>		[0..1]		204
	AddressLine	<AdrLine>		[0..7]	 R[0..3] R[0..3] R[0..3] R[0..3]	204

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress**

Comment:

Structured Postal Address is recommended. The PMPG have recommended the removal of Unstructured Postal Address in 2023.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress**

- **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress**

- **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress**

- **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress**

- **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress**

- **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress**

- **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress**

- **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress**

- **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress**

- **Lynx_Structured_Vs_Unstructured_FormalRule:**

If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress**

- **Lynx_Town_Name_And_Country_FormalRule:**

If Postal Address is used, and if Address Line is absent, then Town Name and Country must be present.
This rule is inherited verbatim from CBPR+.

5.69.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party38Choice](#)" on page 140 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		140
	PrivateIdentification	<PrvtId>	Or}	[1..1]		141

5.69.4 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 284

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

5.69.5 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 "Contact4" on page 67 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]		68
	Name	<Nm>		[0..1]		68
	PhoneNumber	<PhneNb>		[0..1]		68
	MobileNumber	<MobNb>		[0..1]		68
	FaxNumber	<FaxNb>		[0..1]		68
	EmailAddress	<EmailAdr>		[0..1]		69
	EmailPurpose	<EmailPurp>		[0..1]		69
	JobTitle	<JobTitl>		[0..1]		69
	Responsibility	<Rspnsblty>		[0..1]		69
	Department	<Dept>		[0..1]		69
	Other	<Othr>		[0..*]		69
	PreferredMethod	<PrefrdMtd>		[0..1]		70

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/ContactDetails) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/ContactDetails) is removed.

5.70 PaymentReturnReason6

Definition: Provides further details on the reason of the return of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Originator	<Orgtr>		[0..1]		168
	Reason	<Rsn>		[0..1]		168
	AdditionalInformation	<AddtlInf>		[0..*]		169

Rules

R34 ReturnReasonRule ✓

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

Error handling:

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

Used in element(s)

["ReturnReasonInformation" on page 125](#)

5.70.1 Originator

XML Tag: Orgtr

Presence: [0..1]

Definition: Party that issues the return.

The **Orgtr** block contains the following elements (see datatype ["PartyIdentification135" on page 158](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161

5.70.2 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the return.

The **Rsn** block contains the following elements (see datatype "ReturnReason5Choice" on page 220 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		221
	Proprietary	<Prtry>	Or}	[1..1]		221

5.70.3 AdditionalInformation

XML Tag: Addtllnf

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 307

5.71 PaymentReturnReason6__1

Definition: Provides further details on the reason of the return of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Originator	<Orgtr>		[0..1]	⚠	169
	Reason	<Rsn>		[0..1]	M	170
	AdditionalInformation	<Addtllnf>		[0..*]	R[0..2]	171

Rules

R45 ReturnReasonRule ✓

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

Error handling:

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

Used in element(s)

"ReturnReasonInformation" on page 184

5.71.1 Originator

XML Tag: Orgtr

Presence: [0..1]

Definition: Party that issues the return.

The **Orgtr** block contains the following elements (see datatype "[PartyIdentification135_1](#)" on [page 162](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		163
	PostalAddress	<PstlAdr>		[0..1]		163
	Identification	<Id>		[0..1]		165
	CountryOfResidence	<CtryOfRes>		[0..1]		166
	ContactDetails	<CtctDtls>		[0..1]		166

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator](#)

- **Lynx_Originator_Identification_TextualRule:**

If AnyBIC is present, in addition to any other optional elements, in case of conflicting information it will always take precedence.
This rule is inherited verbatim from CBPR+.

- on [pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator](#)

- **Lynx_Party_Name_Postal_Address_FormalRule:**

If Postal Address is present then Name is mandatory.
Recommendation: If present, the BIC (AnyBIC) will always take precedence in case of conflicting information.
This rule is inherited verbatim from CBPR+.

- on [pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator](#)

- **Lynx_Party_Name_Any_BIC_FormalRule:**

If AnyBIC is absent then Name is mandatory.
This rule is inherited verbatim from CBPR+.

5.71.2 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the return.

The **Rsn** block contains the following elements (see datatype "[ReturnReason5Choice](#)" on [page 220](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		221
	Proprietary	<Prtry>	Or}	[1..1]		221

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Reason
This element is now mandatory, the minimum occurrence has been changed to : 1

5.71.3 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 307

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/AdditionalInformation
This element has change repeatability, the maximum occurrence has been changed to : 2

5.72 PaymentTransaction112__1

Definition: Provides further details on the reference and status on the original transactions, included in the original instruction, to which the return message applies.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReturnIdentification	<RtrId>		[0..1]		173
	OriginalGroupInformation	<OrgnlGrpInf>		[0..1]		173
	OriginalInstructionIdentification	<OrgnlInstrId>		[0..1]		174
	OriginalEndToEndIdentification	<OrgnlEndToEndId>		[0..1]		175
	OriginalTransactionIdentification	<OrgnlTxId>		[0..1]		175
	OriginalUETR	<OrgnlUETR>		[0..1]		176
	OriginalClearingSystemReference	<OrgnlClrSysRef>		[0..1]		176
	OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>		[0..1]		177
	OriginalInterbankSettlementDate	<OrgnlIntrBkSttlmDt>		[0..1]		177

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>		[1..1]		178
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		178
	SettlementPriority	<SttlmPrty>		[0..1]		179
	SettlementTimeIndication	<SttlmTmlndctn>		[0..1]		179
	ReturnedInstructedAmount	<RtrdInstdAmt>		[0..1]		180
	ExchangeRate	<XchgRate>		[0..1]		180
	CompensationAmount	<CompstnAmt>		[0..1]		181
	ChargeBearer	<ChrgBr>		[0..1]		181
	ChargesInformation	<ChrgsInf>		[0..*]		181
	ClearingSystemReference	<ClrSysRef>		[0..1]		182
	InstructingAgent	<InstgAgt>		[0..1]		182
	InstructedAgent	<InstdAgt>		[0..1]		183
	ReturnChain	<RtrChain>		[0..1]		183
	ReturnReasonInformation	<RtrRsnInf>		[0..*]	R[1..1]	184
	OriginalTransactionReference	<OrgnlTxRef>		[0..1]		185
	SupplementaryData	<SplmtryData>		[0..*]		186

Rules

R40 ReturnedInstructedAmountAndExchangeRate1Rule ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00049
- *Error Text:* Invalid message content for exchange rate when instructed amount is present.

R41 ReturnedInstructedAmountAndExchangeRate2Rule ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00050
- *Error Text:* Invalid message content for exchange rate when instructed amount is not present.

R42 ChargesInformationAndReturnedInstructedAmountRule ✓

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00048
- *Error Text:* Invalid message content for instructed amount when charges information is present.

Used in element(s)

["TransactionInformation" on page 21](#)

5.72.1 ReturnIdentification

XML Tag: RtrId

Presence: [0..1]

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

Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned.

Datatype: ["CBPR_RestrictedFINXMax16Text" on page 279](#)

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnIdentification**

Type changed to: [CBPR_RestrictedFINXMax16Text on page 279](#)

- **on pacs.004.001.09/TransactionInformation/ReturnIdentification**

Comment:

Made mandatory for Lynx as the unique ID of the payment/return.







5.72.2 OriginalGroupInformation




XML Tag: OrgnlGrpInf

Presence: [0..1]

Definition: Provides information on the original message.

The **OrgnlGrpInf** block contains the following elements (see datatype ["OriginalGroupInformation29_1" on page 125](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		126
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		126
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		126

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalGroupInformation

- Lynx_Return_Chain_TextualRule:

It is highly recommended for the returning party to populate the Original Information, if pacs.004 follows the original payment route.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalGroupInformation

- Comment:

For the return of a Lynx payment, this component must be present.

5.72.3 OriginalInstructionIdentification

XML Tag: OrgnlInstrId

Presence: [0..1]

Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

Datatype: "CBPR_RestrictedFINXMax16Text" on page 279

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification

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

- on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification

Type changed to: CBPR_RestrictedFINXMax16Text on page 279

- on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification

- Lynx_Return_Chain_TextualRule:

It is highly recommended for the returning party to populate the Original Information, if pacs.004 follows the original payment route.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification

- Lynx_Original_Instruction_Identification_TextualRule:

If present in underlying pacs.008/pacs.009, the Instruction Identification must be transported in pacs.004.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification

- Lynx_Original_Instruction_Identification_FormalRule:

This field must not start or end with a slash '/' and must not contain two consecutive slashes '//'.
This rule is inherited verbatim from CBPR+.

5.72.4 OriginalEndToEndIdentification

XML Tag: OrgnlEndToEndId

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "CBPR_RestrictedFINXMax35Text" on page 280

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalEndToEndIdentification

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

- on pacs.004.001.09/TransactionInformation/OriginalEndToEndIdentification

Type changed to: CBPR_RestrictedFINXMax35Text on page 280

- on pacs.004.001.09/TransactionInformation/OriginalEndToEndIdentification

- Lynx_Original_End_To_End_Identification_TextualRule:

If present in underlying pacs.008/pacs.009, the End To End Identification must be transported in pacs.004.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalEndToEndIdentification

Comment:

For the return of a pacs.009 cov, if the Lynx_E2E_COVRule was followed, this element should contain the original Instruction Identification of the Underlying pacs.008 that was covered.

5.72.5 OriginalTransactionIdentification

XML Tag: OrgnlTxId

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 309

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionIdentification

- Lynx_Return_Chain_TextualRule:

It is highly recommended for the returning party to populate the Original Information, if pacs.004 follows the original payment route.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionIdentification**

- **Lynx_Original_Transaction_Identification_TextualRule:**

If present in underlying pacs.008/pacs.009, the Transaction Identification must be transported in the pacs.004.
This rule is inherited verbatim from CBPR+.

5.72.6 OriginalUETR

XML Tag: OrgnlUETR

Presence: [0..1]

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

Datatype: ["UUIDv4Identifier"](#) on page 321

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalUETR**

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

- **on pacs.004.001.09/TransactionInformation/OriginalUETR**

- **Lynx_Original_UETR_TextualRule:**

Must transport the UETR of the underlying pacs.008/pacs.009.
This rule is inherited verbatim from CBPR+.

5.72.7 OriginalClearingSystemReference

XML Tag: OrgnlClrSysRef

Presence: [0..1]

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

Datatype: ["Max35Text"](#) on page 309

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalClearingSystemReference**

- **Lynx_Original_Clearing_System_Reference_TextualRule:**

If present in underlying pacs.008/pacs.009, the Clearing System Reference must be transported in the pacs.004.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalClearingSystemReference**

– **Lynx_Return_Chain_TextualRule:**

It is highly recommended for the returning party to populate the Original Information, if pacs.004 follows the original payment route.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalClearingSystemReference**

Comment:

For the return of a Lynx payment, this element should be populated with the PCRN of the original pacs.008 or pacs.009 that is being returned. For the return of any other payment, this element should be populated with the Clearing System Reference of the original payment (if provided).

5.72.8 OriginalInterbankSettlementAmount

XML Tag: OrgnlIntrBkSttlmAmt

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Datatype: "CBPR Amount 1" on page 277

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementAmount**

Type changed to: CBPR Amount on page 277

- **on pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementAmount**

– **Lynx_Return_Chain_TextualRule:**

It is highly recommended for the returning party to populate the Original Information, if pacs.004 follows the original payment route.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementAmount**

– **Lynx_Interbank_Settlement_Currency_FormalRule:**

The codes XAU, XAG, XPD and XPT are not allowed, as these are codes are only used for commodities.
This rule is inherited verbatim from CBPR+.

5.72.9 OriginalInterbankSettlementDate

XML Tag: OrgnlIntrBkSttlmDt

Presence: [0..1]

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

Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message.

Datatype: ["ISODate" on page 305](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementDate](#)

- **Lynx_Return_Chain_TextualRule:**

It is highly recommended for the returning party to populate the Original Information, if pacs.004 follows the original payment route. This rule is inherited verbatim from CBPR+.

5.72.10 ReturnedInterbankSettlementAmount

XML Tag: RtrdIntrBkSttlmAmt

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.

Datatype: ["CBPR Amount 1" on page 277](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/ReturnedInterbankSettlementAmount](#)

Type changed to: [CBPR Amount on page 277](#)

- on [pacs.004.001.09/TransactionInformation/ReturnedInterbankSettlementAmount](#)

- **Lynx_Returned_Instucted_Returned_Interbank_1_TextualRule:**

If Returned Instructed Amount and Returned Interbank Settlement Amount are expressed in the same currency, AND, if Returned Instructed Amount differs from the Returned Interbank Settlement Amount, Charges Information becomes mandatory. This rule only applies when Returned Instructed Amount and Returned Interbank Settlement Amount are expressed in the same currency. This rule is inherited verbatim from CBPR+.

- on [pacs.004.001.09/TransactionInformation/ReturnedInterbankSettlementAmount](#)

- **Lynx_Returned_Instucted_Returned_Interbank_2_TextualRule:**

If Returned Instructed Amount and Returned Interbank Settlement Amount are NOT expressed in the same currency, AND, if Returned Instructed Amount is higher than Returned Interbank Settlement Amount WHEN converted in the same currency, Charges Information becomes mandatory. This rule is inherited verbatim from CBPR+.

5.72.11 InterbankSettlementDate

XML Tag: IntrBkSttlmDt

Presence: [0..1]

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

Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.

Datatype: ["ISODate" on page 305](#)

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/InterbankSettlementDate

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

- on pacs.004.001.09/TransactionInformation/InterbankSettlementDate

Comment:

This date must reflect the current Lynx settlement processing date. No past or future dates will be accepted in Lynx for settlement. Please refer to the Lynx Rules for additional details.

5.72.12 SettlementPriority

XML Tag: SttlmPrty

Presence: [0..1]

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

Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction.

Datatype: ["Priority3Code" on page 315](#)

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/SettlementPriority

Comment:

This element has no impact or relevance from a Lynx settlement processing point of view.







5.72.13 SettlementTimeIndication



XML Tag: SttlmTmIndctn

Presence: [0..1]

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

The **SttlmTmIndctn** block contains the following elements (see datatype ["SettlementDateTimeIndication1_1"](#) on page 222 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	<DbtDtTm>		[0..1]		222
	CreditDateTime	<CdtDtTm>		[0..1]		222

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/SettlementTimeIndication

Comment:

This element has no impact or relevance from a Lynx settlement processing point of view.

5.72.14 ReturnedInstructedAmount

XML Tag: RtrdInstdAmt

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.

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

Datatype: "CBPR Amount 1" on page 277

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnedInstructedAmount

Type changed to: CBPR Amount on page 277

- on pacs.004.001.09/TransactionInformation/ReturnedInstructedAmount

– **Lynx_Returned_Instructed_Returned_Interbank_1_TextualRule:**

If Returned Instructed Amount and Returned Interbank Settlement Amount are expressed in the same currency, AND, if Returned Instructed Amount differs from the Returned Interbank Settlement Amount, Charges Information becomes mandatory. This rule only applies when Returned Instructed Amount and Returned Interbank Settlement Amount are expressed in the same currency. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnedInstructedAmount

– **Lynx_Returned_Instructed_Returned_Interbank_2_TextualRule:**

If Returned Instructed Amount and Returned Interbank Settlement Amount are NOT expressed in the same currency, AND, if Returned Instructed Amount is higher than Returned Interbank Settlement Amount WHEN converted in the same currency, Charges Information becomes mandatory. This rule is inherited verbatim from CBPR+.

5.72.15 ExchangeRate

XML Tag: XchgRate

Presence: [0..1]

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

Datatype: ["BaseOneRate" on page 276](#)

5.72.16 CompensationAmount

XML Tag: CompstnAmt

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 271](#)

Usage Guideline details

- **This element([pacs.004.001.09/TransactionInformation/CompensationAmount](#)) is removed.**

5.72.17 ChargeBearer

XML Tag: ChrgBr

Presence: [0..1]

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

Usage: The ChargeBearer applies to the return message, not to the original instruction.

Datatype: ["ChargeBearerType1Code" on page 281](#)

Usage Guideline details

- **on [pacs.004.001.09/TransactionInformation/ChargeBearer](#)**

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

5.72.18 ChargesInformation

XML Tag: ChrgsInf


Presence: [0..*]

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

The **ChrgsInf** block contains the following elements (see datatype ["Charges7 1" on page 51](#) for details)

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial Ignored -
 ▲ Details below -
 M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]	▲	51

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Agent	<Agt>		[1..1]		52

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ChargesInformation

- Lynx_SHAR_TextualRule:

If deduct taken, then Charges Information is mandatory. It is optional for initiator (not taking deduct).

5.72.19 ClearingSystemReference

XML Tag: ClrSysRef

Presence: [0..1]

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

Datatype: "Max35Text" on page 309

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ClearingSystemReference

Comment:

This element should not be populated by any Lynx Participants. It might be populated and passed on if it was provided by a non-Lynx participant in an incoming pacs.004. It is not a reference assigned by Lynx and has no impact or relevance from a Lynx settlement processing point of view.

5.72.20 InstructingAgent







XML Tag: InstgAgt


Presence: [0..1]

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

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

The **InstgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6_2" on page 39 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		39
	BranchIdentification	<BrnchId>		[0..1]		39

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/InstructingAgent**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/InstructingAgent**
Comment:
For Lynx, the Instructing Agent is synonymous with the Direct Settlement Participant of the Debtor Agent (the original Creditor Agent of the original pacs.008/pacs.009).

5.72.21 InstructedAgent

XML Tag: InstdAgt

Presence: [0..1]

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

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

The **InstdAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6_2](#)" on page 39 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		39
	BranchIdentification	<BrnchId>		[0..1]	⊘	39

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/InstructedAgent**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/InstructedAgent**
Comment:
For Lynx, the Instructed Agent is synonymous with the Direct Settlement Participant of the Creditor Agent (the original Debtor Agent from the original pacs.008 or pacs.009).

5.72.22 ReturnChain

XML Tag: RtrChain

Presence: [0..1]

Definition: Provides all parties (agents and non-agents) involved in a return transaction.

The **RtrChain** block contains the following elements (see datatype "[TransactionParties7_1](#)" on page 257 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	UltimateDebtor	<UltmtDbtr>		[0..1]		258
	Debtor	<Dbtr>		[1..1]		258
	InitiatingParty	<InitgPty>		[0..1]		259
	DebtorAgent	<DbtrAgt>		[0..1]	▲	259
	PreviousInstructingAgent1	<PrvsInstgAgt1>		[0..1]	▲	260
	PreviousInstructingAgent2	<PrvsInstgAgt2>		[0..1]	▲	261
	PreviousInstructingAgent3	<PrvsInstgAgt3>		[0..1]	▲	262
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	▲	264
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	▲	265
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	▲	266
	CreditorAgent	<CdtrAgt>		[0..1]	▲	267
	Creditor	<Cdtr>		[1..1]		268
	UltimateCreditor	<UltmtCdtr>		[0..1]		269

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/ReturnChain](#)

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

- on [pacs.004.001.09/TransactionInformation/ReturnChain](#)

Comment:

Note: These are not the agents/parties in the original payment but the agents/parties from the perspective of the return.

5.72.23 ReturnReasonInformation

XML Tag: RtrRsnInf

Presence: [0..*]

Definition: Provides detailed information on the return reason.

The **RtrRsnInf** block contains the following elements (see datatype "[PaymentReturnReason6_1](#)" on page 169 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Originator	<Orgtr>		[0..1]		169
	Reason	<Rsn>		[0..1]	M	170
	AdditionalInformation	<AddtlInf>		[0..*]	R[0..2]	171

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnReasonInformation**
This element is now mandatory, the minimum occurrence has been changed to : 1
This element has change repeatability, the maximum occurrence has been changed to : 1
- on pacs.004.001.09/TransactionInformation/ReturnReasonInformation**
 – **Lynx_Partial_Return_TextualRule:**

 In case of Partial Return, the "Return Reason Information/Additional Information" must take the fixed value "PART" and the "Return Reason Information/Reason" must be populated with a code from the External reason code list. This rule is inherited verbatim from CBPR+.

5.72.24 OriginalTransactionReference

XML Tag: OrgnlTxRef

Presence: [0..1]

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

The **OrgnlTxRef** block contains the following elements (see datatype "OriginalTransactionReference28_1" on page 127 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[0..1]		128
	Amount	<Amt>		[0..1]		128
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		129
	RequestedCollectionDate	<ReqdColltnDt>		[0..1]		129
	RequestedExecutionDate	<ReqdExctnDt>		[0..1]		129
	CreditorSchemeldentification	<CdtrSchmeld>		[0..1]		130
	SettlementInformation	<SttlmInf>		[0..1]		130
	PaymentTypeInformation	<PmtTpInf>		[0..1]	M	131
	PaymentMethod	<PmtMtd>		[0..1]		132
	MandateRelatedInformation	<MndtRltdInf>		[0..1]		132

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceInformation	<RmtInf>		[0..1]		133
	UltimateDebtor	<UltmtDbtr>		[0..1]		133
	Debtor	<Dbtr>		[0..1]		133
	DebtorAccount	<DbtrAcct>		[0..1]		134
	DebtorAgent	<DbtrAgt>		[0..1]		134
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		135
	CreditorAgent	<CdtrAgt>		[0..1]		136
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		137
	Creditor	<Cdtr>		[0..1]		138
	CreditorAccount	<CdtrAcct>		[0..1]		138
	UltimateCreditor	<UltmtCdtr>		[0..1]		138
	Purpose	<Purp>		[0..1]		139

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference

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

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference

- Lynx_Return_Chain_TextualRule:

It is highly recommended for the returning party to populate the Original Information, if pacs.004 follows the original payment route.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference

Comment:

For a Lynx Payment Return, this component is made mandatory to include Payment Type Information/Local Instrument which must contain the settlement mechanism and settlement priority for the Payment Return.

5.72.25 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 244 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		244
	Envelope	<Envlp>		[1..1]		244

Usage Guideline details

- This element([pacs.004.001.09/TransactionInformation/SupplementaryData](#)) is removed.

5.73 PaymentTypeInformation27__1

Definition: Provides further details of the type of payment.

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial Ignored -
 ▲ Details below -
 M Mandatory -
 R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]		187
	ClearingChannel	<ClrChanl>		[0..1]	▲	187
	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	188
	LocalInstrument	<LclInstrm>		[0..1]	M ▲	188
	SequenceType	<SeqTp>		[0..1]	⊘ ▲	189
	CategoryPurpose	<CtgyPurp>		[0..1]	▲	189

Used in element(s)

["PaymentTypeInformation"](#) on page 131

5.73.1 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 314

5.73.2 ClearingChannel

XML Tag: ClrChanl

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: ["ClearingChannel2Code"](#) on page 283

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/ClearingChannel

Comment:

For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.







5.73.3 ServiceLevel

XML Tag: SvcLvl

Presence: [0..*]

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 221 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		221
	Proprietary	<Prtry>	Or}	[1..1]		222

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/ServiceLevel

This element has change repeatability, the maximum occurrence has been changed to : 3

5.73.4 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_1](#)" on page 116 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		116

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Proprietary	<Prtry>	Or}	[1..1]		116

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument

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

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument

– **Lynx_Local_Instrument_TextualRule:**

Local Instrument is to be used to indicate the settlement mechanism and settlement priority information as defined by Lynx. This is an alphanumeric element (numbers or letters). The first character represents the settlement mechanism and the next 2 characters, if present, represent the settlement priority for the Liquidity Savings Mechanism (LSM). Acceptable values are:

- 1 (definition = Urgent Payment Mechanism - UPM, default priority)
- 2 (definition = LSM, default priority)
- 201 (definition = LSM, priority 1)
- 203 (definition = LSM, priority 3)
- 205 (definition = LSM, priority 5)
- R (definition = Reserved Collateral Mechanism - RCM, default priority)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument

Comment:

This element is redefined for Lynx as the settlement mechanism and settlement priority for the Payment Return, NOT the ORIGINAL settlement mechanism and settlement priority of the pacs.008 or pacs.009.

For a Lynx Payment Return, this component must contain the settlement mechanism and settlement priority for the Payment Return (see attached Lynx textual MP rule for details).

5.73.5 SequenceType

XML Tag: SeqTp

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 315

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/SequenceType) is removed.

5.73.6 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 50](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		51
	Proprietary	<Prtry>	Or}	[1..1]		51

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/CategoryPurpose](#)

– **Lynx_Category_Purpose_TextualRule:**

The preferred option is coded information.
This guideline is inherited verbatim from CBPR+.

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/CategoryPurpose](#)

Comment:

Code is the preferred option.

5.74 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		190
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	

Used in element(s)

"PrivateIdentification" on [page 141](#)

5.74.1 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 "[DateAndPlaceOfBirth1](#)" on page 73 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		74
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		74
	CityOfBirth	<CityOfBirth>		[1..1]		74
	CountryOfBirth	<CtryOfBirth>		[1..1]		74

5.74.2 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 108 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		109
	SchemeName	<SchmeNm>		[0..1]	M ▲	109
	Issuer	<Issr>		[0..1]		109

Usage Guideline details

- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/PrivateIdentification/Other**

This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/PrivateIdentification/Other**







This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/PrivateIdentification/Other**



This element has change repeatability, the maximum occurrence has been changed to : 2

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2
- on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/PrivateIdentification/Other
This element has change repeatability, the maximum occurrence has been changed to : 2

5.75 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		193
	Proprietary	<Prtry>	Or}	[1..1]	 	193

Used in element(s)

["SchemeName" on page 109](#)

5.75.1 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 298](#)

5.75.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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







Datatype: ["Max35Text" on page 309](#)




Usage Guideline details

- This element([pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary](#)) is removed.
- This element([pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary](#)) is removed.

5.76 PostalAddress24

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		194
	Department	<Dept>		[0..1]		195
	SubDepartment	<SubDept>		[0..1]		195
	StreetName	<StrtNm>		[0..1]		196
	BuildingNumber	<BldgNb>		[0..1]		196

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BuildingName	<BldgNm>		[0..1]		196
	Floor	<Flr>		[0..1]		196
	PostBox	<PstBx>		[0..1]		196
	Room	<Room>		[0..1]		196
	PostCode	<PstCd>		[0..1]		197
	TownName	<TwnNm>		[0..1]	M	197
	TownLocationName	<TwnLctnNm>		[0..1]		198
	DistrictName	<DstrctNm>		[0..1]		198
	CountrySubDivision	<CtrySubDvsn>		[0..1]		198
	Country	<Ctry>		[0..1]	M	198
	AddressLine	<AdrLine>		[0..7]	⊘	199

Used in element(s)

"PostalAddress" on page 84, "PostalAddress" on page 41, "PostalAddress" on page 159, "PostalAddress" on page 96

5.76.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

The **AdrTp** block contains the following elements (see datatype "AddressType3Choice" on page 25 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		25
	Proprietary	<Prtry>	Or}	[1..1]		26

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressType) is removed.

- This element(`pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressType`) is removed.
- This element(`pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressType`) is removed.
- This element(`pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressType`) is removed.
- This element(`pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/PostalAddress/AddressType`) is removed.
- This element(`pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress/AddressType`) is removed.
- This element(`pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress/AddressType`) is removed.
- This element(`pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/PostalAddress/AddressType`) is removed.
- This element(`pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType`) is removed.
- This element(`pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress/AddressType`) is removed.

5.76.2 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: "Max70Text" on page 310

Usage Guideline details

- This element(`pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification/PostalAddress/Department`) is removed.

5.76.3 SubDepartment

XML Tag: SubDept

Presence: [0..1]

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

Datatype: "Max70Text" on page 310

Usage Guideline details

- This element([pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification/PostalAddress/SubDepartment](#)) is removed.

5.76.4 StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: ["Max70Text" on page 310](#)

5.76.5 BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

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

Datatype: ["Max16Text" on page 308](#)

5.76.6 BuildingName

XML Tag: BldgNm

Presence: [0..1]

Definition: Name of the building or house.

Datatype: ["Max35Text" on page 309](#)

5.76.7 Floor

XML Tag: Flr

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: ["Max70Text" on page 310](#)

5.76.8 PostBox

XML Tag: PstBx

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: ["Max16Text" on page 308](#)

5.76.9 Room

XML Tag: Room

Presence: [0..1]

Definition: Building room number.

Datatype: ["Max70Text" on page 310](#)

5.76.10 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 308](#)

5.76.11 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 309](#)

Usage Guideline details

- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/TownName**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/TownName**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress/TownName**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress/TownName**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pac.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress/TownName**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pac.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress/TownName**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pac.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress/TownName

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

5.76.12 TownLocationName

XML Tag: TwnLctnNm

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 309

5.76.13 DistrictName

XML Tag: DstrctNm

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 309

5.76.14 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

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

Datatype: "Max35Text" on page 309

5.76.15 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 284

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/Country

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

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/Country

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

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress/Country

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress/Country**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/PostalAddress/Country**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress/Country**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress/Country**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/PostalAddress/Country**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/PostalAddress/Country**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress/Country**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.76.16 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 310

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressLine) is removed.


- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress/AddressLine) is removed.

5.77 PostalAddress24__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	⊘	201
	Department	<Dept>		[0..1]		202
	SubDepartment	<SubDept>		[0..1]		202
	StreetName	<StrtNm>		[0..1]		203
	BuildingNumber	<BldgNb>		[0..1]		203
	BuildingName	<BldgNm>		[0..1]		203
	Floor	<Flr>		[0..1]		203
	PostBox	<PstBx>		[0..1]		203
	Room	<Room>		[0..1]		203
	PostCode	<PstCd>		[0..1]		204
	TownName	<TwnNm>		[0..1]		204
	TownLocationName	<TwnLctnNm>		[0..1]		204
	DistrictName	<DstrctNm>		[0..1]		204
	CountrySubDivision	<CtrySubDvsn>		[0..1]		204
	Country	<Ctry>		[0..1]		204

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressLine	<AdrLine>		[0..7]	 R[0..3] R[0..3] R[0..3] R[0..3]	204

Used in element(s)

"PostalAddress" on page 86, "PostalAddress" on page 163







5.77.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

The **AdrTp** block contains the following elements (see datatype "AddressType3Choice" on page 25 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		25
	Proprietary	<Prtry>	Or}	[1..1]		26

Usage Guideline details

- This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor-Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.

- This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress/AddressType) is removed.

5.77.2 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 310](#)

5.77.3 SubDepartment

XML Tag: SubDept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 310](#)

5.77.4 StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: ["Max70Text" on page 310](#)

5.77.5 BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

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

Datatype: ["Max16Text" on page 308](#)

5.77.6 BuildingName

XML Tag: BldgNm

Presence: [0..1]

Definition: Name of the building or house.

Datatype: ["Max35Text" on page 309](#)

5.77.7 Floor

XML Tag: Flr

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: ["Max70Text" on page 310](#)

5.77.8 PostBox

XML Tag: PstBx

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: ["Max16Text" on page 308](#)

5.77.9 Room

XML Tag: Room

Presence: [0..1]

Definition: Building room number.

Datatype: ["Max70Text" on page 310](#)

5.77.10 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 308

5.77.11 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 309

5.77.12 TownLocationName

XML Tag: TwnLctnNm

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 309

5.77.13 DistrictName

XML Tag: DstrctNm

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 309

5.77.14 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

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

Datatype: "Max35Text" on page 309

5.77.15 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 284

5.77.16 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: ["Max35Text" on page 309](#)

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**
Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine
Type changed to: [Max35Text on page 309](#)
- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

- on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress/AddressLine

Type changed to: [Max35Text on page 309](#)

5.78 ProxyAccountIdentification1

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

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ⚠ Details below -

M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		209
	Identification	<Id>		[1..1]		209

Used in element(s)

["Proxy" on page 47](#)

5.78.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Type of the proxy identification.

The **Tp** block contains the following elements (see datatype ["ProxyAccountType1Choice" on page 211](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		211
	Proprietary	<Prtry>	Or}	[1..1]		211

5.78.2 Identification

XML Tag: Id

Presence: [1..1]

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

Datatype: ["Max2048Text" on page 308](#)

5.79 ProxyAccountIdentification1__1

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

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		209
	Identification	<Id>		[1..1]	▲	210

Used in element(s)

["Proxy" on page 49](#)

5.79.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Type of the proxy identification.

The **Tp** block contains the following elements (see datatype "[ProxyAccountType1Choice](#)" on [page 211](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		211
	Proprietary	<Prtry>	Or}	[1..1]		211

5.79.2 Identification

XML Tag: Id

Presence: [1..1]

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

Datatype: "[CBPR_RestrictedFINXMax320Text_Extended](#)" on [page 280](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAccount/Proxy/Identification](#)
 Type changed to: [CBPR_RestrictedFINXMax320Text_Extended](#) on [page 280](#)
- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgentAccount/Proxy/Identification](#)
 Type changed to: [CBPR_RestrictedFINXMax320Text_Extended](#) on [page 280](#)
- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAccount/Proxy/Identification](#)
 Type changed to: [CBPR_RestrictedFINXMax320Text_Extended](#) on [page 280](#)
- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgentAccount/Proxy/Identification](#)
 Type changed to: [CBPR_RestrictedFINXMax320Text_Extended](#) on [page 280](#)
- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgentAccount/Proxy/Identification](#)
 Type changed to: [CBPR_RestrictedFINXMax320Text_Extended](#) on [page 280](#)
- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgentAccount/Proxy/Identification](#)
 Type changed to: [CBPR_RestrictedFINXMax320Text_Extended](#) on [page 280](#)
- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/SettlementAccount/Proxy/Identification](#)
 Type changed to: [CBPR_RestrictedFINXMax320Text_Extended](#) on [page 280](#)
- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgentAccount/Proxy/Identification](#)

Type changed to: [CBPR RestrictedFINXMax320Text](#) [Extended on page 280](#)

5.80 ProxyAccountType1Choice

Definition: Specifies the scheme used for the identification of an account alias.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		211
	Proprietary	<Prtry>	Or}	[1..1]		211

Used in element(s)

["Type" on page 209](#), ["Type" on page 209](#)

5.80.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalProxyAccountType1Code" on page 299](#)

5.80.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 309](#)

5.81 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 - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		212
	Proprietary	<Prtry>	Or}	[1..1]		212

Used in element(s)

["Purpose" on page 139](#)

5.81.1 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 300](#)

5.81.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: ["Max35Text" on page 309](#)

5.82 ReferredDocumentInformation7__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		212
	Number	<Nb>		[0..1]		213
	RelatedDate	<RltdDt>		[0..1]		213
	LineDetails	<LineDtls>		[0..*]		213

Used in element(s)

["ReferredDocumentInformation" on page 240](#)

5.82.1 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 214](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		214
	Issuer	<Issr>		[0..1]		215

5.82.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 309

5.82.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 305

5.82.4 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_1" on page 78 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		79
	Description	<Desc>		[0..1]	⚠	79
	Amount	<Amt>		[0..1]		79

5.83 ReferredDocumentType3Choice

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

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		214

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Proprietary	<Prtry>	Or}	[1..1]		214

Used in element(s)

["CodeOrProprietary" on page 214](#)

5.83.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: ["DocumentType6Code" on page 286](#)

5.83.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 309](#)

5.84 ReferredDocumentType4

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

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial Ignored -
 ▲ Details below -
 M Mandatory -
 R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		214
	Issuer	<Issr>		[0..1]		215

Used in element(s)

["Type" on page 212](#)

5.84.1 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 213](#) for details)

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial 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]		214
	Proprietary	<Prtry>	Or}	[1..1]		214

5.84.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: "Max35Text" on page 309

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		215
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		215
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		216
	TaxAmount	<TaxAmt>		[0..*]		216
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		216
	RemittedAmount	<RmtdAmt>		[0..1]		217

Used in element(s)

"ReferredDocumentAmount" on page 241

5.85.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 271

5.85.2 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 75 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠️ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		75
	Amount	<Amt>		[1..1]		75

5.85.3 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 271

5.85.4 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 246 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠️ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		246
	Amount	<Amt>		[1..1]		246

5.85.5 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 76 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠️ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		77
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		77
	Reason	<Rsn>		[0..1]		77
	AdditionalInformation	<AddtlInf>		[0..1]		77

5.85.6 RemittedAmount

XML Tag: RmtdAmt







Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 271

5.86 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 -
  Partial Removed -
  Ignored -
  Partial Ignored -
  Details below -
  Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		217
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		217
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		218
	TaxAmount	<TaxAmt>		[0..*]		218
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		218
	RemittedAmount	<RmtdAmt>		[0..1]		219

Used in element(s)

"Amount" on page 79

5.86.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 271







5.86.2 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 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		75
	Amount	<Amt>		[1..1]		75

5.86.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 271







5.86.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype "[TaxAmountAndType1](#)" on page 246 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		246
	Amount	<Amt>		[1..1]		246







5.86.5 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 76 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		77
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		77
	Reason	<Rsn>		[0..1]		77
	AdditionalInformation	<AddtlInf>		[0..1]		77

5.86.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted.

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 271

5.87 RemittanceInformation16__1

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 - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]	219
	Structured	<Strd>		[0..*]	⚠	220

Used in element(s)

["RemittanceInformation"](#) on page 133

5.87.1 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 307

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Unstructured](#)

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







5.87.2 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 "StructuredRemittanceInformation16_1" on page 240 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		240
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		241
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		241
	Invoicer	<Invcr>		[0..1]		241
	Invoicee	<Invcee>		[0..1]		242
	TaxRemittance	<TaxRmt>		[0..1]		242
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		243
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		243







Usage Guideline details


- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured
 - Lynx_Structured_Remittance_TextualRule:

Structured Remittance can be repeated, however the total business data for all occurrences (excluding tags) must not exceed 9,000 characters. This rule is inherited from CBPR+.

5.88 ReturnReason5Choice

Definition: Specifies the reason for the return of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		221
	Proprietary	<Prtry>	Or}	[1..1]		221

Used in element(s)

["Reason" on page 168](#), ["Reason" on page 170](#)

5.88.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalReturnReason1Code" on page 301](#)

5.88.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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







Datatype: ["Max35Text" on page 309](#)

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Reason/Proprietary) is removed.**

5.89 ServiceLevel8Choice

Definition: Specifies the service level of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		221
	Proprietary	<Prtry>	Or}	[1..1]		222

Used in element(s)

["ServiceLevel" on page 188](#)

5.89.1 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 301](#)

5.89.2 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 309](#)

5.90 SettlementDateTimelIndication1__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	<DbtDtTm>		[0..1]	⚠	222
	CreditDateTime	<CdtDtTm>		[0..1]	⚠	222

Used in element(s)

["SettlementTimeIndication" on page 179](#)

5.90.1 DebitDateTime

XML Tag: DbtDtTm

Presence: [0..1]

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

Datatype: ["CBPR_DateTime" on page 278](#)

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/SettlementTimeIndication/DebitDateTime**
Type changed to: [CBPR_DateTime on page 278](#)

5.90.2 CreditDateTime

XML Tag: CdtDtTm

Presence: [0..1]

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

Datatype: ["CBPR_DateTime" on page 278](#)

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/SettlementTimeIndication/CreditDateTime
Type changed to: CBPR DateTime on page 278

5.91 SettlementInstruction7

Definition: Provides further details on the settlement of the instruction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]	⚠	225
	SettlementAccount	<SttlmAcct>		[0..1]	⊘ ⚠	225
	ClearingSystem	<ClrSys>		[0..1]	M ⚠	226
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	⊘	226
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	⊘	227
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	⊘	227
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	⊘	228
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	⊘	228
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	⊘	229

Rules

R24 ThirdReimbursementAgentRule ✓

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

Error handling:

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

R25 SettlementMethodAgentRule ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00018

- *Error Text:* Invalid message content for settlement method INGA or INDA.

R26 SettlementMethodCoverRule ✓

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

Error handling:

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

R27 SettlementMethodCoverAgentRule ✓

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

Error handling:

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

R28 SettlementMethodClearingRule ✓

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

Error handling:

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

R29 InstructingReimbursementAgentAccountRule ✓

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

Error handling:

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

R30 InstructedReimbursementAgentAccountRule ✓

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00037

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

R31 ThirdReimbursementAgentAccountRule ✓

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

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

Used in element(s)

"SettlementInformation" on page 113

5.91.1 SettlementMethod

XML Tag: SttlmMtd

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 317

5.91.2 SettlementAccount

XML Tag: SttlmAcct

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

The **SttlmAcct** block contains the following elements (see datatype "CashAccount38" on page 46 for details)

⊘ Removed - !⊘ Partial Removed - ◇ Ignored - !◇ Partial Ignored - ▲ Details below - M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		46
	Type	<Tp>		[0..1]		47
	Currency	<Ccy>		[0..1]		47
	Name	<Nm>		[0..1]		47
	Proxy	<Prxy>		[0..1]		47

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/SettlementInformation/SettlementAccount) is removed.







5.91.3 ClearingSystem



XML Tag: ClrSys

Presence: [0..1]

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

The **ClrSys** block contains the following elements (see datatype "ClearingSystemIdentification3Choice" on page 57 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		58
	Proprietary	<Prtry>	Or}	[1..1]		58

Usage Guideline details

- on pacs.004.001.09/GroupHeader/SettlementInformation/ClearingSystem
This element is now mandatory, the minimum occurrence has been changed to : 1

5.91.4 InstructingReimbursementAgent







XML Tag: InstgRmbrsmntAgt

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstgRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/SettlementInformation/InstructingReimbursementAgent) is removed.

5.91.5 InstructingReimbursementAgentAccount

XML Tag: InstgRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstgRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 46 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		46
	Type	<Tp>		[0..1]		47
	Currency	<Ccy>		[0..1]		47
	Name	<Nm>		[0..1]		47
	Proxy	<Prxy>		[0..1]		47

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccount) is removed.

5.91.6 InstructedReimbursementAgent

XML Tag: InstdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstdRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 32 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/SettlementInformation/InstructedReimbursement-Agent) is removed.

5.91.7 InstructedReimbursementAgentAccount

XML Tag: InstdRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstdRmbrsmntAgtAcct** block contains the following elements (see datatype "[CashAccount38](#)" on [page 46](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		46
	Type	<Tp>		[0..1]		47
	Currency	<Ccy>		[0..1]		47
	Name	<Nm>		[0..1]		47
	Proxy	<Prxy>		[0..1]		47

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/SettlementInformation/InstructedReimbursement-AgentAccount) is removed.

5.91.8 ThirdReimbursementAgent

XML Tag: ThrdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

The **ThrdRmbrsmntAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on [page 32](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		33
	BranchIdentification	<BrnchId>		[0..1]		33

Usage Guideline details

- This element(pacs.004.001.09/GroupHeader/SettlementInformation/ThirdReimbursementAgent) is removed.

5.91.9 ThirdReimbursementAgentAccount

XML Tag: ThrdRmbrsmntAgtAcct

Presence: [0..1]

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

The **ThrdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 46 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		46
	Type	<Tp>		[0..1]		47
	Currency	<Ccy>		[0..1]		47
	Name	<Nm>		[0..1]		47
	Proxy	<Prxy>		[0..1]		47

Usage Guideline details









- This element(pacs.004.001.09/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccount) is removed.

5.92 SettlementInstruction7__1

Definition: Provides further details on the settlement of the instruction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]	⚠	232

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementAccount	<SttlmAcct>		[0..1]		232
	ClearingSystem	<ClrSys>		[0..1]		233
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]		233
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]		235
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]		235
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]		237
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]		237
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]		239

Rules

R46 ThirdReimbursementAgentRule ✓

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

Error handling:

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

R47 SettlementMethodAgentRule ✓

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

Error handling:

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

R48 SettlementMethodCoverRule ✓

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

Error handling:

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

R49 SettlementMethodCoverAgentRule ✓

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

Error handling:

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

R50 SettlementMethodClearingRule ✓

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

Error handling:

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

R51 InstructingReimbursementAgentAccountRule ✓

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

Error handling:

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

R52 InstructedReimbursementAgentAccountRule ✓

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

Error handling:

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

R53 ThirdReimbursementAgentAccountRule ✓

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

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

Used in element(s)

["SettlementInformation" on page 130](#)

5.92.1 SettlementMethod

XML Tag: SttlmMtd

Presence: [1..1]

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

Datatype: ["SettlementMethod1Code" on page 317](#)

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/SettlementMethod](#)

Comment:

For the return of a Lynx payment, CLRG must be populated here. The other choices are left optional for the possible return of a CBPR+ payment.

5.92.2 SettlementAccount

XML Tag: SttlmAcct

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

The **SttlmAcct** block contains the following elements (see datatype ["CashAccount38_1" on page 48](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49

Usage Guideline details

- on [pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/SettlementAccount](#)

Comment:

For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.







5.92.3 ClearingSystem



XML Tag: ClrSys

Presence: [0..1]

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

The **ClrSys** block contains the following elements (see datatype "ClearingSystemIdentification3Choice" on page 57 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		58
	Proprietary	<Prtry>	Or}	[1..1]		58

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ClearingSystem

Comment:

For the return of a Lynx payment, this element must be populated with LYX in the Code choice below.

5.92.4 InstructingReimbursementAgent







XML Tag: InstgRmbrsmntAgt



Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstgRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6_1" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		34
	BranchIdentification	<BrnchId>		[0..1]		37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent

– Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:

If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI.
This rule is inherited verbatim from CBPR+.

• on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**– Lynx_Agent_National_Only_TextualRule:**

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
This rule is inherited verbatim from CBPR+.

• on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**– Lynx_Agent_Option_1_TextualRule:**

BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.

• on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**– Lynx_Agent_Option_2_TextualRule:**

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.

• on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**– Lynx_Agent_Option_3_TextualRule:**

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.

• on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**– Lynx_Co-existence_Postal_Address_TextualRule:**

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.
Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.
This rule is inherited verbatim from CBPR+.

• on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**Comment:**

For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.92.5 InstructingReimbursementAgentAccount

XML Tag: InstgRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstgRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38 1" on page 48 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgentAccount

Comment:

For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.92.6 InstructedReimbursementAgent

XML Tag: InstdRmbrsmntAgt

Presence: [0..1]



Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstdRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6 1" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		34
	BranchIdentification	<BrnchId>		[0..1]		37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent

- Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:

If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.
 - If a payment is initiated in ISO 20022, Postal Address must be Structured.
- This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent**

Comment:

For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.92.7 InstructedReimbursementAgentAccount

XML Tag: InstdRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38 1" on page 48 for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgentAccount**

Comment:

For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.92.8 ThirdReimbursementAgent

XML Tag: ThrdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

The **ThrdRmbrsmntAg** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6_1" on page 34 for details)

🚫 Removed - 🚫 Partial Removed - ⚪ Ignored - ⚪ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	🚫	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent

- Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:

If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent

Comment:

For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.92.9 ThirdReimbursementAgentAccount

XML Tag: ThrdRmbrsmntAgtAcct

Presence: [0..1]

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

The **ThrdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 48 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		48
	Type	<Tp>		[0..1]		49
	Currency	<Ccy>		[0..1]		49
	Name	<Nm>		[0..1]		49
	Proxy	<Prxy>		[0..1]		49

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgentAccount

Comment:

For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.93 StructuredRemittanceInformation16__1

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 - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		240
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		241
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		241
	Invoicer	<Invcr>		[0..1]		241
	Invoicee	<Invcee>		[0..1]		242
	TaxRemittance	<TaxRmt>		[0..1]		242
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		243
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		243

Used in element(s)

"Structured" on page 220

5.93.1 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__1](#)" on page 212 for details)

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		212
	Number	<Nb>		[0..1]		213
	RelatedDate	<RltdDt>		[0..1]		213
	LineDetails	<LineDtls>		[0..*]		213

5.93.2 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 215](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		215
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		215
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		216
	TaxAmount	<TaxAmt>		[0..*]		216
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		216
	RemittedAmount	<RmtdAmt>		[0..1]		217

5.93.3 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 70](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		70
	Reference	<Ref>		[0..1]		71







5.93.4 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 "[PartyIdentification135](#)" on [page 158](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161







5.93.5 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 "[PartyIdentification135](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		159
	PostalAddress	<PstlAdr>		[0..1]		159
	Identification	<Id>		[0..1]		159
	CountryOfResidence	<CtryOfRes>		[0..1]		160
	ContactDetails	<CtctDtls>		[0..1]		161







5.93.6 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 "[TaxInformation7](#)" on page 248 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		248

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Debtor	<Dbtr>		[0..1]		249
	UltimateDebtor	<UltmtDbtr>		[0..1]		249
	AdministrationZone	<AdmstnZone>		[0..1]		249
	ReferenceNumber	<RefNb>		[0..1]		250
	Method	<Mtd>		[0..1]		250
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		250
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		250
	Date	<Dt>		[0..1]		250
	SequenceNumber	<SeqNb>		[0..1]		250
	Record	<Rcrd>		[0..*]		251

5.93.7 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 "[Garnishment3](#)" on page 100 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		101
	Garnishee	<Grnshee>		[0..1]		101
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		101
	ReferenceNumber	<RefNb>		[0..1]		102
	Date	<Dt>		[0..1]		102
	RemittedAmount	<RmtdAmt>		[0..1]		102
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrnclnd>		[0..1]		102
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		102

5.93.8 AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: ["Max140Text" on page 307](#)

5.94 SupplementaryData1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		244
	Envelope	<Envlp>		[1..1]		244

Rules

R18 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 23](#), ["SupplementaryData" on page 186](#)

5.94.1 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 309](#)

5.94.2 Envelope

XML Tag: Envlp

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

5.95 TaxAmount2

Definition: Set of elements used to provide information on the tax amount(s) of tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		245
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		245
	TotalAmount	<TtlAmt>		[0..1]		245
	Details	<Dtls>		[0..*]		245

Used in element(s)

["TaxAmount" on page 256](#)

5.95.1 Rate

XML Tag: Rate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: ["PercentageRate" on page 313](#)

5.95.2 TaxableBaseAmount

XML Tag: TaxblBaseAmt

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 271](#)

5.95.3 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 271](#)

5.95.4 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 ["TaxRecordDetails2" on page 256](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		257
	Amount	<Amt>		[1..1]		257

5.96 TaxAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		246
	Amount	<Amt>		[1..1]		246

Used in element(s)

"TaxAmount" on page 216, "TaxAmount" on page 218

5.96.1 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 246 for details)

⊖ Removed - ⊖ Partial Removed - ◇ Ignored - ◇ Partial 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]		247
	Proprietary	<Prtry>	Or}	[1..1]		247

5.96.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 271

5.97 TaxAmountType1Choice

Definition: Specifies the amount type.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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]		247
	Proprietary	<Prtry>	Or}	[1..1]		247

Used in element(s)

["Type" on page 246](#)

5.97.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalTaxAmountType1Code" on page 302](#)

5.97.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 309](#)

5.98 TaxAuthorisation1

Definition: Details of the authorised tax paying party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		247
	Name	<Nm>		[0..1]		248

Used in element(s)

["Authorisation" on page 253](#)

5.98.1 Title

XML Tag: Titl

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: ["Max35Text" on page 309](#)

5.98.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 307

5.99 TaxInformation7

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		248
	Debtor	<Dbtr>		[0..1]		249
	UltimateDebtor	<UltmtDbtr>		[0..1]		249
	AdministrationZone	<AdmstnZone>		[0..1]		249
	ReferenceNumber	<RefNb>		[0..1]		250
	Method	<Mtd>		[0..1]		250
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		250
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		250
	Date	<Dt>		[0..1]		250
	SequenceNumber	<SeqNb>		[0..1]		250
	Record	<Rcrd>		[0..*]		251

Used in element(s)

"TaxRemittance" on page 242

5.99.1 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 251 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		251
	RegistrationIdentification	<RegnId>		[0..1]		252
	TaxType	<TaxTp>		[0..1]		252

5.99.2 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 252 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		252
	RegistrationIdentification	<RegnId>		[0..1]		252
	TaxType	<TaxTp>		[0..1]		253
	Authorisation	<Authstn>		[0..1]		253

5.99.3 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 252 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		252
	RegistrationIdentification	<RegnId>		[0..1]		252
	TaxType	<TaxTp>		[0..1]		253
	Authorisation	<Authstn>		[0..1]		253

5.99.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 309

5.99.5 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 307

5.99.6 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 309

5.99.7 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 271

5.99.8 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 271

5.99.9 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 305

5.99.10 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 311

5.99.11 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord2" on page 254 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		255
	Category	<Ctgy>		[0..1]		255
	CategoryDetails	<CtgyDtls>		[0..1]		255
	DebtorStatus	<DbtrSts>		[0..1]		255
	CertificateIdentification	<CertId>		[0..1]		255
	FormsCode	<FrmsCd>		[0..1]		255
	Period	<Prd>		[0..1]		256
	TaxAmount	<TaxAmt>		[0..1]		256
	AdditionalInformation	<AddtlInf>		[0..1]		256

5.100 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		251
	RegistrationIdentification	<RegnId>		[0..1]		252
	TaxType	<TaxTp>		[0..1]		252

Used in element(s)

"Creditor" on page 248

5.100.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: ["Max35Text" on page 309](#)

5.100.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 309](#)

5.100.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 309](#)

5.101 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		252
	RegistrationIdentification	<RegnId>		[0..1]		252
	TaxType	<TaxTp>		[0..1]		253
	Authorisation	<Authstn>		[0..1]		253

Used in element(s)

["Debtor" on page 249](#), ["UltimateDebtor" on page 249](#)

5.101.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: ["Max35Text" on page 309](#)

5.101.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 309](#)

5.101.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 309](#)

5.101.4 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 247](#) for details)

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial Ignored -
 ▲ Details below -
 M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		247
	Name	<Nm>		[0..1]		248

5.102 TaxPeriod2

Definition: Period of time details related to the tax payment.

⊘ Removed -
 ⊘ Partial Removed -
 ◇ Ignored -
 ◇ Partial Ignored -
 ▲ Details below -
 M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		253
	Type	<Tp>		[0..1]		254
	FromToDate	<FrToDt>		[0..1]		254

Used in element(s)

["Period" on page 256](#), ["Period" on page 257](#)

5.102.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ["ISODate" on page 305](#)

5.102.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: ["TaxRecordPeriod1Code" on page 318](#)

5.102.3 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 ["DatePeriod2" on page 74](#) for details)

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		74
	ToDate	<ToDt>		[1..1]		75

5.103 TaxRecord2

Definition: Set of elements used to define the tax record.

⊘ Removed - ⊘ Partial Removed - ◇ Ignored - ◇ Partial Ignored - ▲ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		255
	Category	<Ctgy>		[0..1]		255
	CategoryDetails	<CtgyDtls>		[0..1]		255
	DebtorStatus	<DbtrSts>		[0..1]		255
	CertificateIdentification	<CertId>		[0..1]		255
	FormsCode	<FrmsCd>		[0..1]		255
	Period	<Prd>		[0..1]		256
	TaxAmount	<TaxAmt>		[0..1]		256
	AdditionalInformation	<AddtlInf>		[0..1]		256

Used in element(s)

"Record" on page 251

5.103.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 309

5.103.2 Category

XML Tag: Ctgy

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 309

5.103.3 CategoryDetails

XML Tag: CtgyDtls

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 309

5.103.4 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 309

5.103.5 CertificateIdentification

XML Tag: CertId

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 309

5.103.6 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 309

5.103.7 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 "[TaxPeriod2](#)" on page 253 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		253
	Type	<Tp>		[0..1]		254
	FromToDate	<FrToDt>		[0..1]		254

5.103.8 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 "[TaxAmount2](#)" on page 244 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		245
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		245
	TotalAmount	<TtlAmt>		[0..1]		245
	Details	<DtIs>		[0..*]		245

5.103.9 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "[Max140Text](#)" on page 307

5.104 TaxRecordDetails2

Definition: Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		257
	Amount	<Amt>		[1..1]		257

Used in element(s)

"Details" on page 245

5.104.1 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 "[TaxPeriod2](#)" on page 253 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		253
	Type	<Tp>		[0..1]		254
	FromToDate	<FrToDt>		[0..1]		254

5.104.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 271

5.105 TransactionParties7__1

Definition: Provides further details on the parties specific to the individual transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	UltimateDebtor	<UltmtDbtr>		[0..1]		258
	Debtor	<Dbtr>		[1..1]		258
	InitiatingParty	<InitgPty>		[0..1]		259

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebtorAgent	<DbtrAgt>		[0..1]		259
	PreviousInstructingAgent1	<PrvsInstgAgt1>		[0..1]		260
	PreviousInstructingAgent2	<PrvsInstgAgt2>		[0..1]		261
	PreviousInstructingAgent3	<PrvsInstgAgt3>		[0..1]		262
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		264
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		265
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		266
	CreditorAgent	<CdtrAgt>		[0..1]		267
	Creditor	<Cdtr>		[1..1]		268
	UltimateCreditor	<UltmtCdtr>		[0..1]		269

Used in element(s)

"ReturnChain" on page 183

5.105.1 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 "Party40Choice" on page 141 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]		141
	Agent	<Agt>	Or}	[1..1]		144

5.105.2 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 "Party40Choice 1" on page 145 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	145
	Agent	<Agt>	Or}	[1..1]	⚠	151

5.105.3 InitiatingParty

XML Tag: InitgPty

Presence: [0..1]

Definition: Party that initiates the payment.

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

The **InitgPty** block contains the following elements (see datatype "[Party40Choice 2](#)" on page 154 for details)

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	155
	Agent	<Agt>	Or}	[1..1]	🚫	155

5.105.4 DebtorAgent

XML Tag: DbtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6 1](#)" on page 34 for details)

🚫 Removed - 🚫 Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	🚫	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent

– **Lynx_Agent_National_Only_TextualRule:**

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.
Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.
 - If a payment is initiated in ISO 20022, Postal Address must be Structured.
- This rule is inherited verbatim from CBPR+.

5.105.5 PreviousInstructingAgent1

XML Tag: PrvsInstgAgt1

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6_1](#)" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	⊘	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

5.105.6 PreviousInstructingAgent2



XML Tag: PrvsInstgAgt2

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt2** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6_1](#)" on page 34 for details)

❌ Removed -
 ⊖ Partial Removed -
 ❖ Ignored -
 ❖ Partial Ignored -
 ⚠ Details below -
 M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		34
	BranchIdentification	<BrnchId>		[0..1]		37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

5.105.7 PreviousInstructingAgent3

XML Tag: PrvsInstgAgt3

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt3** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6_1" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	⊘	37

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**

 - **Lynx_Agent_National_Only_TextualRule:**

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
This rule is inherited verbatim from CBPR+.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**

 - **Lynx_Agent_Option_1_TextualRule:**

BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**

 - **Lynx_Agent_Option_2_TextualRule:**

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**

 - **Lynx_Agent_Option_3_TextualRule:**

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.
- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**

 - **Lynx_Co-existence_Postal_Address_TextualRule:**

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.
Therefore:

 - If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.
 - If a payment is initiated in ISO 20022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

5.105.8 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 "BranchAndFinancialInstitutionIdentification6_1" on page 34 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - 🟡 Partial Ignored - ⚠️ Details below - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠️	34
	BranchIdentification	<BrnchId>		[0..1]	🚫	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.
 - If a payment is initiated in ISO 20022, Postal Address must be Structured.
- This rule is inherited verbatim from CBPR+.

5.105.9 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 "[BranchAndFinancialInstitutionIdentification6_1](#)" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	⊘	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available. This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

5.105.10 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 "[BranchAndFinancialInstitutionIdentification6_1](#)" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	⊘	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3
 - Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3
 - Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3
 - Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.
This rule is inherited verbatim from CBPR+.
- on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3
 - Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.
Therefore:

 - If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.
 - If a payment is initiated in ISO 20022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

5.105.11 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 "BranchAndFinancialInstitutionIdentification6_1" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	⚠	34
	BranchIdentification	<BrnchId>		[0..1]	⚠	37

Usage Guideline details

- on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent

- Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent

- Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent

- Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent

- Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

- on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent

- Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option.

Therefore:

- If a payment is initiated on FIN, or by an MI, and the Postal Address is Unstructured, the outgoing ISO 20022 message will transport Unstructured Postal Address, up to the Creditor Agent.

- If a payment is initiated in ISO 20022, Postal Address must be Structured.

This rule is inherited verbatim from CBPR+.

5.105.12 Creditor



XML Tag: Cdtr

Presence: [1..1]

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

The **Cdtr** block contains the following elements (see datatype "Party40Choice 1" on page 145 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]		145
	Agent	<Agt>	Or}	[1..1]		151







5.105.13 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 "Party40Choice" on page 141 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]		141
	Agent	<Agt>	Or}	[1..1]		144

6 Message Datatypes

Note The following chapter identifies the datatypes that are used in the message.

6.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 270

Format

fractionDigits	5
minInclusive	0
totalDigits	18

Rules

R38 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)

"TotalReturnedInterbankSettlementAmount" on page 113

6.2 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}
---------	------------

Rules**R39 ActiveCurrency ✓**

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

Error handling:

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

Used in attribute(s)

"ActiveCurrencyAndAmount" on page 270

Restricts

"ParentCurrencyCode" on page 311

6.3 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 272

Format

fractionDigits	5
minInclusive	0
totalDigits	18

Rules**R19 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 77](#), ["Amount" on page 75](#), ["Amount" on page 246](#), ["Amount" on page 257](#), ["CompensationAmount" on page 181](#), ["CreditNoteAmount" on page 216](#), ["CreditNoteAmount" on page 218](#), ["DuePayableAmount" on page 215](#), ["DuePayableAmount" on page 217](#), ["RemittedAmount" on page 217](#), ["RemittedAmount" on page 219](#), ["RemittedAmount" on page 102](#), ["TaxableBaseAmount" on page 245](#), ["TotalAmount" on page 245](#), ["TotalTaxAmount" on page 250](#), ["TotalTaxableBaseAmount" on page 250](#)

6.4 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Rules**R20 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 47](#), ["Currency" on page 49](#), ["CurrencyOfTransfer" on page 82](#)

Used in attribute(s)

["ActiveOrHistoricCurrencyAndAmount" on page 271](#)

Restricts

["ParentCurrencyCode" on page 311](#)

6.5 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.

Code	Name	Definition
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)

["Code" on page 25](#)

Restricts

["AddressTypeCode" on page 273](#)

6.6 AddressTypeCode

Definition: Specifies the type of address.

Type: CodeSet

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 272](#)

6.7 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: CodeSet

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.

Code	Name	Definition
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

Is restricted by

"CreditDebitCode" on page 285

6.8 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Rules**R23 AnyBIC ✓**

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

Error handling:

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

Used in element(s)

"AnyBIC" on page 121

6.9 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

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

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

Used in element(s)

"Code" on page 32

Restricts

"AuthorisationCode" on page 275

6.10 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: CodeSet

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 274

6.11 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Rules**R22 BICFI ✓**

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

Error handling:

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

Used in element(s)

"BICFI" on page 83, "BICFI" on page 86, "BICFI" on page 94

6.12 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

"ExchangeRate" on page 180

6.13 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 112

6.14 BusinessMessagePriorityCode

Definition: Specifies the priority levels for the BusinessMessage.

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

Type: CodeSet

Rules

R35 ValidationByTable

Error handling: Undefined

Used in element(s)

["Priority" on page 46](#)

6.15 CBPR_Amount

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"CurrencyCode" on page 285

Format

fractionDigits	5
minInclusive	0
totalDigits	14

Rules

R54 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

6.16 CBPR_Amount__1

Definition:

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"CurrencyCode" on page 285 <div style="background-color: #ffffcc; padding: 5px;"> Usage Guideline restrictions for this attribute <ul style="list-style-type: none"> • on pacs.004.001.09/TransactionInformation/ReturnedInterbankSettlementAmount/Currency Single value: CAD </div>

Format

fractionDigits	5
minInclusive	0
totalDigits	14

Rules

R43 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 51, "Amount" on page 82, "InstructedAmount" on page 31, "InterbankSettlementAmount" on page 128, "OriginalInterbankSettlementAmount" on page 177, "ReturnedInstructedAmount" on page 180, "ReturnedInterbankSettlementAmount" on page 178

6.17 CBPR_DateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm).

This representation is 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.

Example: 2020-07-16T19:20:30.45+01:00

This datatype has been created by the Publisher of this Usage Guideline.

Type: DateTime

Format

pattern `.*(\+|-)((0[0-9])|(1[0-3])):[0-5][0-9]`

Used in element(s)

["CreationDateTime" on page 111](#), ["CreditDateTime" on page 222](#), ["DateTime" on page 73](#), ["DebitDateTime" on page 222](#), ["OriginalCreationDateTime" on page 126](#)

6.18 CBPR_RestrictedFINXMax16Text

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 16 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + .

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	16
minLength	1
pattern	<code>[0-9a-zA-Z\-\?\:\(\)\.\,\'+]+</code>

Used in element(s)

["OriginalInstructionIdentification" on page 174](#), ["ReturnIdentification" on page 173](#)

6.19 CBPR_RestrictedFINXMax28Text

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 28 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + .

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	28
minLength	1
pattern	[0-9a-zA-Z\-\?\:\(\)\.,\+]+

Used in element(s)

"MemberIdentification" on page 62

6.20 CBPR_RestrictedFINXMax320Text_Extended

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 320 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + . that is extended to support the following additional characters !#\$%&*^_`{|}~";<>@[\\]

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	320
minLength	1
pattern	[0-9a-zA-Z\-\?\:\(\)\.,\+ !#\$%&*^_`{ }~";<>@[\\]]+

Used in element(s)

"Identification" on page 210

6.21 CBPR_RestrictedFINXMax35Text

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 35 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + .

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	35
minLength	1
pattern	[0-9a-zA-Z\-\?\:\(\)\.,\+]+

Used in element(s)

"OriginalEndToEndIdentification" on page 175

6.22 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	<p>All transaction charges are to be borne by the debtor.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.004.001.09/TransactionInformation/ChargeBearer/BorneByDebtor) is removed. • on pacs.004.001.09/TransactionInformation/ChargeBearer/BorneByDebtor <p><i>Unknown type of restriction [practice:InternalCommentRestriction]:</i></p>
SHAR	Shared	<p>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.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • on pacs.004.001.09/TransactionInformation/ChargeBearer/Shared <p>– Lynx_SHAR_TextualRule:</p> <p>If deduct taken then Charges Information is mandatory. It is optional for initiator (not taking deduct). This rule is inherited verbatim from CBPR+.</p>

Code	Name	Definition
SLEV	FollowingServiceLevel	<p>Charges are to be applied following the rules agreed in the service level and/or scheme.</p> <hr/> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.004.001.09/TransactionInformation/ChargeBearer/FollowingServiceLevel) is removed. • on pacs.004.001.09/TransactionInformation/ChargeBearer/FollowingServiceLevel <p><i>Unknown type of restriction [practice:InternalCommentRestriction]:</i></p>

Used in element(s)

["ChargeBearer" on page 181](#)

Restricts

["ChargeBearerTypeCode" on page 282](#)

6.23 ChargeBearerTypeCode

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

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 281](#)

6.24 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

Used in element(s)

["ClearingChannel" on page 187](#)

Restricts

["ClearingChannelCode" on page 283](#)

6.25 ClearingChannelCode

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

Is restricted by

["ClearingChannel2Code" on page 283](#)

6.26 CopyDuplicate1Code

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

Type: CodeSet

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

Used in element(s)

["CopyDuplicate" on page 45](#)

Restricts

["CopyDuplicateCode" on page 284](#)

6.27 CopyDuplicateCode

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

Type: CodeSet

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

Is restricted by

["CopyDuplicate1Code" on page 283](#)

6.28 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern [A-Z]{2,2}

Rules**R21 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 198, "Country" on page 204, "CountryOfBirth" on page 74, "CountryOfResidence" on page 160, "CountryOfResidence" on page 166

6.29 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

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

Used in element(s)

"CreditDebitIndicator" on page 77

Restricts

"AmountDirectionCode" on page 273

6.30 CurrencyCode

Definition: 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". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Type: CodeSet

Format

pattern [A-Z]{3,3}

Rules**R44 ValidationByTable**

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Error handling: Undefined

Used in attribute(s)

"CBPR_Amount_1" on page 277, "CBPR_Amount" on page 277

6.31 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

fractionDigits	17
totalDigits	18

Used in element(s)

"ControlSum" on page 112, "CountPerPeriod" on page 100

6.32 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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.
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, for example, 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 71

Restricts

"DocumentTypeCode" on page 287

6.33 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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.
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 214

Restricts

"DocumentTypeCode" on page 287

6.34 DocumentTypeCode

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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.
CRCP	CustomerReceipt	When the Sale System requires the POI system to print the Customer receipt.
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.
HRCP	CashierReceipt	When the Sale system print the Cashier copy of the Payment receipt.
JNRL	Journal	When the POI or the Sale System wants to store a message on the journal printer or electronic journal of the Sale Terminal (it is sometimes a Sale Logging/Journal Printer).
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, for example, 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.

Code	Name	Definition
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
SRCP	SaleReceipt	When the Sale System requires the POI system to print the Sale receipt.
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 286, "DocumentType6Code" on page 286

6.35 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern [0-9]{2}

Used in element(s)

"OriginalTrackingDays" on page 30, "PointInTime" on page 99, "TrackingDays" on page 120

6.36 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern [a-zA-Z0-9]{4}

Used in element(s)

"Identification" on page 107

6.37 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 25](#)

Restricts

["ExternalAccountIdentificationCode" on page 290](#)

6.38 ExternalAccountIdentificationCode

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalAccountIdentification1Code" on page 289](#)

6.39 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 50](#)

Restricts

["ExternalCashAccountTypeCode" on page 291](#)

6.40 ExternalCashAccountTypeCode

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalCashAccountType1Code" on page 290](#)

6.41 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	3
minLength	1

Used in element(s)

["Code" on page 58](#)

Restricts

["ExternalCashClearingSystemCode" on page 291](#)

6.42 ExternalCashClearingSystemCode

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalCashClearingSystem1Code" on page 291

6.43 ExternalCategoryPurpose1Code

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 51

Restricts

"ExternalCategoryPurposeCode" on page 292

6.44 ExternalCategoryPurposeCode

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalCategoryPurpose1Code" on page 292

6.45 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
minLength	1

Used in element(s)

"Code" on page 53

Restricts

"ExternalClearingSystemIdentificationCode" on page 293

6.46 ExternalClearingSystemIdentificationCode

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
minLength	1

Is restricted by

"ExternalClearingSystemIdentification1Code" on page 292

6.47 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 76

Restricts

["ExternalDiscountAmountTypeCode" on page 294](#)

6.48 ExternalDiscountAmountTypeCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalDiscountAmountType1Code" on page 293](#)

6.49 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 81](#)

Restricts

["ExternalDocumentLineTypeCode" on page 294](#)

6.50 ExternalDocumentLineTypeCode

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalDocumentLineType1Code" on page 294](#)

6.51 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 82](#)

Restricts

["ExternalFinancialInstitutionIdentificationCode" on page 295](#)

6.52 ExternalFinancialInstitutionIdentificationCode

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalFinancialInstitutionIdentification1Code" on page 295](#)

6.53 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 104](#)

Restricts

["ExternalGarnishmentTypeCode" on page 296](#)

6.54 ExternalGarnishmentTypeCode

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalGarnishmentType1Code" on page 295](#)

6.55 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Used in element(s)

["Code" on page 116](#)

Restricts

["ExternalLocalInstrumentCode" on page 296](#)

6.56 ExternalLocalInstrumentCode

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Is restricted by

"ExternalLocalInstrument1Code" on page 296

6.57 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 121

Restricts

"ExternalMandateSetupReasonCode" on page 297

6.58 ExternalMandateSetupReasonCode

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalMandateSetupReason1Code" on page 297](#)

6.59 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 124](#)

Restricts

["ExternalOrganisationIdentificationCode" on page 298](#)

6.60 ExternalOrganisationIdentificationCode

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalOrganisationIdentification1Code" on page 298](#)

6.61 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 193](#)

Restricts

["ExternalPersonIdentificationCode" on page 299](#)

6.62 ExternalPersonIdentificationCode

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalPersonIdentification1Code" on page 298](#)

6.63 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 211](#)

Restricts

["ExternalProxyAccountTypeCode" on page 300](#)

6.64 ExternalProxyAccountTypeCode

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalProxyAccountType1Code" on page 299](#)

6.65 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 212](#)

Restricts

["ExternalPurposeCode" on page 300](#)

6.66 ExternalPurposeCode

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalPurpose1Code" on page 300

6.67 ExternalReturnReason1Code

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 221

Restricts

"ExternalReturnReasonCode" on page 301

6.68 ExternalReturnReasonCode

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalReturnReason1Code" on page 301

6.69 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 221](#)

Restricts

["ExternalServiceLevelCode" on page 302](#)

6.70 ExternalServiceLevelCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalServiceLevel1Code" on page 301](#)

6.71 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 247](#)

Restricts

["ExternalTaxAmountTypeCode" on page 303](#)

6.72 ExternalTaxAmountTypeCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalTaxAmountType1Code" on page 302](#)

6.73 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
FRTN	Fortnightly	Event takes place every two weeks.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

Used in element(s)

["Type" on page 100](#), ["Type" on page 99](#), ["Type" on page 98](#)

Restricts

["FrequencyCode" on page 304](#)

6.74 FrequencyCode

Definition: Specifies the regularity of an event.

Type: CodeSet

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
CRED	OnCreditEvent	Event occurs due to a credit event occurring for an issuer.
DAIL	Daily	Event takes place every day.
EXPI	OnExpiry	Event occurs on expiry of a financial contract.
FRTN	Fortnightly	Event takes place every two weeks.
HOUL	Hourly	Event takes place every hours.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
NEVR	Never	Event does never take place.
OVNG	Overnight	Event takes place overnight.
QURT	Quarterly	Event takes place every three months or four times a year.
RATE	Rate	Event takes place based on a change of a rate.
TEND	TenDays	Event takes place every ten business days.
UPFR	Upfront	Event that takes place at the initiation of a trade or agreement.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

Is restricted by

["Frequency6Code" on page 303](#)

6.75 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rules

R17 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 24](#)

6.76 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 74](#), ["Date" on page 250](#), ["Date" on page 102](#), ["Date" on page 73](#), ["DateOfSignature" on page 118](#), ["FinalCollectionDate" on page 119](#), ["FirstCollectionDate" on page 119](#), ["FromDate" on page 74](#), ["InterbankSettlementDate" on page 113](#), ["InterbankSettlementDate" on page 178](#), ["InterbankSettlementDate" on page 129](#), ["OriginalFinalCollectionDate" on page 30](#), ["OriginalInterbankSettlementDate" on page 177](#), ["RelatedDate" on page 78](#), ["RelatedDate" on page 213](#), ["RequestedCollectionDate" on page 129](#), ["ToDate" on page 75](#), ["Year" on page 253](#)

6.77 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)

"CreationDate" on page 45, "OriginalCreationDateTime" on page 125

6.78 LEIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Format

pattern [A-Z0-9]{18,18}[0-9]{2,2}

Used in element(s)

"LEI" on page 84, "LEI" on page 41, "LEI" on page 121, "LEI" on page 86, "LEI" on page 95

6.79 Lynx_RestrictedFINXMax3Text

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength 3
minLength 1
pattern [0-9a-zA-Z^\-?\:\(\)\.,\+]+

Used in element(s)

"Proprietary" on page 116

6.80 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

maxLength	1025
minLength	1

Used in element(s)

"ElectronicSignature" on page 119

6.81 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

maxLength	105
minLength	1

Used in element(s)

"AdditionalInformation" on page 169, "AdditionalInformation" on page 171

6.82 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

maxLength	128
minLength	1

Used in element(s)

"Identification" on page 140, "Proprietary" on page 32

6.83 Max140Text

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

Type: Text

Format

maxLength	140
minLength	1

Used in element(s)

["AdditionalInformation" on page 77](#), ["AdditionalInformation" on page 256](#), ["AdditionalRemittanceInformation" on page 243](#), ["Name" on page 248](#), ["Name" on page 84](#), ["Name" on page 41](#), ["Name" on page 159](#), ["Name" on page 68](#), ["Name" on page 86](#), ["Name" on page 95](#), ["Name" on page 163](#), ["ReferenceNumber" on page 250](#), ["ReferenceNumber" on page 102](#), ["Unstructured" on page 219](#)

6.84 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 112](#)

6.85 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

maxLength 16
minLength 1

Used in element(s)

["BuildingNumber" on page 196](#), ["BuildingNumber" on page 203](#), ["PostBox" on page 196](#), ["PostBox" on page 203](#), ["PostCode" on page 197](#), ["PostCode" on page 204](#)

6.86 Max2048Text

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

Type: Text

Format

maxLength 2048
minLength 1

Used in element(s)

["EmailAddress" on page 69](#), ["Identification" on page 209](#), ["Identification" on page 116](#)

6.87 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

maxLength	34
minLength	1

Used in element(s)

["Identification" on page 105](#)

6.88 Max350Text

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

Type: Text

Format

maxLength	350
minLength	1

Used in element(s)

["PlaceAndName" on page 244](#), ["Registry" on page 115](#)

6.89 Max35Text

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

Type: Text

Format

maxLength	35
minLength	1

Used in element(s)

["AddressLine" on page 204](#), ["AdministrationZone" on page 249](#), ["BuildingName" on page 196](#), ["BuildingName" on page 203](#), ["BusinessMessageIdentifier" on page 44](#), ["BusinessService" on page 44](#), ["Category" on page 255](#), ["CategoryDetails" on page 255](#), ["CertificateIdentification" on page 255](#), ["City-Of-Birth" on page 74](#), ["ClearingSystemReference" on page 182](#), ["CountrySubDivision" on page 198](#), ["CountrySubDivision" on page 204](#), ["DebtorStatus" on page 255](#), ["Description" on page 79](#), ["DistrictName" on page 198](#), ["DistrictName" on page 204](#), ["EmailPurpose" on page 69](#), ["FormsCode" on page 255](#), ["Identification" on page 106](#), ["Identification" on page 107](#), ["Identification" on page 109](#), ["Identification" on page 40](#), ["Issuer" on page 106](#), ["Issuer" on page 105](#), ["Issuer" on page 108](#), ["Issuer" on page 109](#), ["Issuer" on page 72](#), ["Issuer" on page 107](#), ["Issuer" on page 80](#), ["Issuer" on page 103](#), ["Issuer" on page 215](#), ["JobTitle" on page 69](#), ["MandatIdentification" on page 118](#), ["MemberIdentification" on page 59](#), ["MessageDefinitionIdentifier" on page 44](#), ["MessageIdentification" on page 111](#), ["Method" on page 250](#), ["Number" on page 78](#), ["Number" on page 213](#), ["OriginalClearingSystemReference" on page 176](#), ["OriginalMandatIdentification" on page 27](#), ["OriginalMessageIdentification" on page 124](#), ["OriginalMessageIdentification" on page 126](#), ["OriginalMessageNameIdentification" on page 125](#), ["Orig-](#)

[inalMessageNameIdentification](#) on page 126, [OriginalTransactionIdentification](#) on page 175, [Proprietary](#) on page 58, [Proprietary](#) on page 56, [Proprietary](#) on page 83, [Proprietary](#) on page 25, [Proprietary](#) on page 50, [Proprietary](#) on page 124, [Proprietary](#) on page 193, [Proprietary](#) on page 212, [Proprietary](#) on page 71, [Proprietary](#) on page 221, [Proprietary](#) on page 76, [Proprietary](#) on page 247, [Proprietary](#) on page 222, [Proprietary](#) on page 51, [Proprietary](#) on page 81, [Proprietary](#) on page 104, [Proprietary](#) on page 214, [Proprietary](#) on page 211, [ProvinceOfBirth](#) on page 74, [Reference](#) on page 71, [RegistrationIdentification](#) on page 252, [RegistrationIdentification](#) on page 252, [Responsibility](#) on page 69, [SchemeName](#) on page 107, [TaxIdentification](#) on page 251, [TaxIdentification](#) on page 252, [TaxType](#) on page 252, [TaxType](#) on page 253, [Title](#) on page 247, [TownLocationName](#) on page 198, [TownLocationName](#) on page 204, [TownName](#) on page 197, [TownName](#) on page 204, [Type](#) on page 255

6.90 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

maxLength	4
minLength	1

Used in element(s)

[ChannelType](#) on page 140, [Reason](#) on page 77

6.91 Max70Text

Definition: Specifies a character string with a maximum length of 70 characters.

Type: Text

Format

maxLength	70
minLength	1

Used in element(s)

[AddressLine](#) on page 199, [Department](#) on page 195, [Department](#) on page 69, [Department](#) on page 202, [Floor](#) on page 196, [Floor](#) on page 203, [Name](#) on page 47, [Name](#) on page 49, [Proprietary](#) on page 121, [Room](#) on page 196, [Room](#) on page 203, [StreetName](#) on page 196, [StreetName](#) on page 203, [SubDepartment](#) on page 195, [SubDepartment](#) on page 202

6.92 NamePrefix2Code

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

Type: CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.

Code	Name	Definition
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
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 68](#)

Restricts

["NamePrefixCode" on page 311](#)

6.93 NamePrefixCode

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

Type: CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

Is restricted by

["NamePrefix2Code" on page 310](#)

6.94 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

fractionDigits	0
totalDigits	18

Used in element(s)

["SequenceNumber" on page 250](#)

6.95 ParentCurrencyCode

Definition: 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". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Type: CodeSet

Format

pattern [A-Z]{3,3}

Is restricted by

["ActiveCurrencyCode" on page 270](#), ["ActiveOrHistoricCurrencyCode" on page 272](#)

6.96 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Used in element(s)

["PaymentMethod" on page 132](#)

Restricts

["PaymentMethodCode" on page 312](#)

6.97 PaymentMethodCode

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

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.

Code	Name	Definition
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
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

"PaymentMethod4Code" on page 312

6.98 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

"Rate" on page 245

6.99 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+ and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
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Used in element(s)

"FaxNumber" on page 68, "MobileNumber" on page 68, "PhoneNumber" on page 68

6.100 PreferredContactMethod1Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.

Used in element(s)

"PreferredMethod" on page 70

Restricts

"PreferredContactMethodCode" on page 314

6.101 PreferredContactMethodCode

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.

Is restricted by

"PreferredContactMethod1Code" on page 313

6.102 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

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

Used in element(s)

["InstructionPriority" on page 187](#)

Restricts

["PriorityCode" on page 315](#)

6.103 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

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

Used in element(s)

["SettlementPriority" on page 179](#)

Restricts

["PriorityCode" on page 315](#)

6.104 PriorityCode

Definition: Specifies the priority level of an event.

Type: CodeSet

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 314](#), ["Priority3Code" on page 315](#)

6.105 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

Used in element(s)

"SequenceType" on page 189

Restricts

"SequenceTypeCode" on page 316

6.106 SequenceTypeCode

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

Is restricted by

"SequenceType3Code" on page 315

6.107 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

Code	Name	Definition
CLRG	ClearingSystem	<p>Settlement is done through a payment clearing system.</p> <hr/> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • on pacs.004.001.09/TransactionInformation/Original-TransactionReference/SettlementInformation/SettlementMethod/ClearingSystem <p>Comment: This option must be used for the return of a Lynx payment.</p>
COVE	CoverMethod	<p>Settlement is done through a cover payment.</p> <hr/> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.004.001.09/Group-Header/SettlementInformation/SettlementMethod/CoverMethod) is removed.
INDA	InstructedAgent	<p>Settlement is done by the agent instructed to execute a payment instruction.</p> <hr/> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.004.001.09/Group-Header/SettlementInformation/SettlementMethod/InstructedAgent) is removed.

Code	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain. Usage Guideline restrictions for this code <ul style="list-style-type: none"> • This code(pacs.004.001.09/Group-Header/SettlementInformation/SettlementMethod/InstructingAgent) is removed.

Used in element(s)

"SettlementMethod" on page 225, "SettlementMethod" on page 232

Restricts

"SettlementMethodCode" on page 318

6.108 SettlementMethodCode

Definition: Specifies the method used to settle the payment instruction.

Type: CodeSet

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.

Is restricted by

"SettlementMethod1Code" on page 317

6.109 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.

Code	Name	Definition
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.
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 254](#)

Restricts

["TaxRecordPeriodCode" on page 319](#)

6.110 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: CodeSet

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.
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 318

6.111 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

Used in element(s)

"AmendmentIndicator" on page 118, "EmployeeTerminationIndicator" on page 102, "FamilyMedicalInsuranceIndicator" on page 102, "GroupReturn" on page 113

6.112 UUIDv4Identifier

Definition: Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

Type: IdentifierSet

Format

pattern [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

Used in element(s)

"OriginalUETR" on page 176

6.113 UnicodeChartsCode

Definition: codelist containing the names of the UNICODE code block name as specified on <http://unicode.org/Public/UNIDATA/Blocks.txt>.

Type: CodeSet

Rules

R2 ValidationByTable

Error handling: Undefined

Used in element(s)

"CharacterSet" on page 43

6.114 UsageIdentifierPatternText

Definition: 35 Character Text restricted to the Usage Identifier Pattern. That is, it must be a lower case string of maximum 35 characters containing the following elements separated by period

1. Short issuer organisation (Mandatory)
2. Business context (Mandatory and Repetitive)
3. Version (Mandatory)

Each element must be an alphanumeric string of maximum 10 characters except the Version that must be exactly 2 digits.

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	35
minLength	6
pattern	[a-z0-9]{1,10}\.([a-z0-9]{1,10}\.)*\d\d

6.115 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

Used in element(s)

"PossibleDuplicate" on page 45

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