



**PAYMENTS
CANADA**

USAGE GUIDELINES FOR ISO 20022 AFT MESSAGE FORMATS

PAYMENT RETURN

PART C (OF 5)

payments.ca



Usage Guideline

ISO AFT Payment Return Message

ISO AFT MESSAGE PORTFOLIO - Updated January 31, 2017

This document describes a usage guideline restricting the base message **MX pacs.004.001.06**. You can also consult [this information online](#).

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30 January 2017

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Message Functionality

Overview

This document outlines the specifications for ISO AFT Payment Return Messages cleared and settled via the CPA's Clearing systems. This document was developed based on the mapping of CPA Standard 005, Logical Records I and J (the Return of AFT Credits and Debits) to an ISO 20022 PaymentReturn message - pacs.004.001.06.

The reversal shall be initiated by the Financial Institution for reasons that it can not apply the funds/instructions due to conditions such as but not limited to Insufficient funds, Funds not Cleared etc., or because the payment has been refused by the Consumer.

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 (i.e. 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 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.

Outline

The ISO AFT MESSAGE PORTFOLIO - Updated January 31, 2017 / ISO AFT Payment Return Message 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.004.001.06 message.

Restriction Type	See page
Removed elements	7, 8, 8, 8, 9, 9, 9, 10, 10, 10, 13, 14, 16, 16, 26, 27, 29, 29, 33, 33, 33, 33, 34, 34, 35, 38, 40, 41, 42, 42, 44, 44, 45, 45, 45, 45, 46, 46, 46, 46, 60, 61, 62, 63, 63, 64, 65, 66, 66, 66, 67, 67, 68, 68, 69, 69, 77, 77, 77, 77, 80, 80, 81, 81, 83, 83, 85, 85, 86, 86, 86, 94, 94, 99, 99, 100, 100, 101, 102, 102, 103, 104, 104, 106, 107, 109, 111, 111, 114, 114, 115, 115, 116, 116, 118, 119, 119, 122, 122, 122, 124, 125, 126, 127, 127, 128, 128, 128, 129, 129, 130, 132, 133, 133, 133, 134, 134, 148, 155, 156, 156, 156, 157, 157, 157, 158, 158, 160, 160, 161, 161, 162, 162, 215, 215, 216
Make mandatory	14, 45, 45, 46, 46, 61, 64, 67, 67, 85, 87, 88, 116, 116, 120, 123, 124, 125, 125, 127, 130, 135, 159
Reduce Multiplicity	120, 130
Ignore	n.a.
Text rules	40, 41, 43, 43, 76, 76, 83, 84, 99, 105, 105, 108, 108, 120, 123, 126, 135
Conditional rules	120, 126, 159
Fixed values	n.a.
Truncates	n.a.
Comments	118
Annotations	n.a.
Changed datatypes	n.a.
Extensions	n.a.
Synonyms	35, 40, 42, 76, 76, 76, 76, 80, 80, 84, 100, 108, 121, 125, 126, 148
Other restrictions	

2 Structure

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	<i>PaymentReturnV06</i>	<PmtRtr>		[1..1]	⚠	11
	GroupHeader	<GrpHdr>		[1..1]		11
	MessageIdentification	<MsgId>		[1..1]	⚠	83
	CreationDateTime	<CreDtTm>		[1..1]	⚠	84
	Authorisation	<Authstn>		[0..2]	⊘	84
	BatchBooking	<BtchBookg>		[0..1]	⊘	85
	NumberOfTransactions	<NbOfTxs>		[1..1]		85
	ControlSum	<CtrlSum>		[0..1]	M	85
	GroupReturn	<GrpRtr>		[0..1]	⊘	85
	TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>		[0..1]	⊘	86
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	⊘	86
	SettlementInformation	<SttlmInf>		[1..1]		86
	InstructingAgent	<InstgAgt>		[0..1]	M	87
	InstructedAgent	<InstdAgt>		[0..1]	M	87
	OriginalGroupInformation	<OrgnlGrpInf>		[0..1]	⊘	12
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		96
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		96
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		96
	ReturnReasonInformation	<RtrRsnInf>		[0..*]		96
	TransactionInformation	<TxInf>		[0..*]	M ⚠	13
	ReturnIdentification	<RtrId>		[0..1]	M ⚠	123
	OriginalGroupInformation	<OrgnlGrpInf>		[0..1]	M	123
	OriginalInstructionIdentification	<OrgnlInstrId>		[0..1]	⊘	124
	OriginalEndToEndIdentification	<OrgnlEndToEndId>		[0..1]	M ⚠	124
	OriginalTransactionIdentification	<OrgnlTxId>		[0..1]	M	125
	OriginalClearingSystemReference	<OrgnlClrSysRef>		[0..1]	⊘	125
	OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>		[0..1]	⊘	125
	ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>		[1..1]	⚠	126
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M	126

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementPriority	<SttlmPrty>		[0..1]	⊘	127
	ReturnedInstructedAmount	<RtrdInstdAmt>		[0..1]	⊘	127
	ExchangeRate	<XchgRate>		[0..1]	⊘	127
	CompensationAmount	<CompstnAmt>		[0..1]	⊘	128
	ChargeBearer	<ChrgBr>		[0..1]	⊘	128
	ChargesInformation	<ChrgsInf>		[0..*]	⊘	128
	InstructingAgent	<InstgAgt>		[0..1]	⊘	129
	InstructedAgent	<InstdAgt>		[0..1]	⊘	129
	ReturnReasonInformation	<RtrRsnInf>		[0..*]	M R[1..1]	130
	OriginalTransactionReference	<OrgnlTxRef>		[0..1]		130
	SupplementaryData	<SplmtryData>		[0..*]	⊘	131
	SupplementaryData	<SplmtryData>		[0..*]	⊘	14
	PlaceAndName	<PlcAndNm>		[0..1]		167
	Envelope	<Envlp>		[1..1]		167

3 Rules

R1 **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.

R2 **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.

R3 **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.

Usage Guideline restrictions for this element

- **This rule(pacs.004.001.06/GroupReturnAndNumberOfTransactionsRule) is removed.**

R4 **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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupReturnAndReturnReasonRule) is removed.

R5 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/TotalReturnedInterbankSettlementAmountRule) is removed.

R6 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/TotalReturnedInterbankSettlementAmountAndSumRule) is removed.

R7 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/OriginalGroupInformationRule) is removed.

R8 NoCoverSettlementMethodRule

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

Error handling: Undefined

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/NoCoverSettlementMethodRule) is removed.

R9 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeaderInterbankSettlementDateRule) is removed.

R10 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.

R11 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupReturnAndTransactionInformationNotPresentRule) is removed.

R12 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupReturnAndTransactionInformationPresentRule) is removed.

R13 SupplementaryDataRule

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

Error handling: Undefined

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/SupplementaryDataRule) is removed.

4 Message Building Blocks

Note The following chapter identifies the building blocks of the PaymentReturnV06 message definition.

Usage Guideline on Root Node

- on pacs.004.001.06/

- CPA_ACSRuleFixedValue:

For each [PaymentReturnV04], [Proprietary] value must be 'ACS' when [CPA_CurrencyCode] has value 'CAD'

- on pacs.004.001.06/

- CPA_UBERuleFixedValue:

For each [PaymentReturnV04], [Proprietary] value must be 'UBE' when [CPA_CurrencyCode] has value 'USD'

4.1 GroupHeader

XML Tag: GrpHdr

Presence: [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "GroupHeader72_1" on page 82 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]	⚠	83
	CreationDateTime	<CreDtTm>		[1..1]	⚠	84
	Authorisation	<Authstn>		[0..2]	🚫	84
	BatchBooking	<BtchBookg>		[0..1]	🚫	85
	NumberOfTransactions	<NbOfTxS>		[1..1]		85
	ControlSum	<CtrlSum>		[0..1]	M	85
	GroupReturn	<GrpRtr>		[0..1]	🚫	85
	TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>		[0..1]	🚫	86
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	🚫	86
	SettlementInformation	<SttlmInf>		[1..1]		86
	InstructingAgent	<InstgAgt>		[0..1]	M	87
	InstructedAgent	<InstdAgt>		[0..1]	M	87

4.2 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 "OriginalGroupHeader2" on page 95 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		96
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		96
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		96
	ReturnReasonInformation	<RtrRsnInf>		[0..*]		96

Usage Guideline details

- This element(pacs.004.001.06/OriginalGroupInformation) is removed.

4.3 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 "PaymentTransaction65_1" on page 121 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReturnIdentification	<RtrId>		[0..1]	M ⚠	123
	OriginalGroupInformation	<OrgnlGrpInf>		[0..1]	M	123
	OriginalInstructionIdentification	<OrgnlInstrId>		[0..1]	🚫	124
	OriginalEndToEndIdentification	<OrgnlEndToEndId>		[0..1]	M ⚠	124
	OriginalTransactionIdentification	<OrgnlTxId>		[0..1]	M	125
	OriginalClearingSystemReference	<OrgnlClrSysRef>		[0..1]	🚫	125
	OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>		[0..1]	🚫	125
	ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>		[1..1]	⚠	126
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M	126
	SettlementPriority	<SttlmPrty>		[0..1]	🚫	127
	ReturnedInstructedAmount	<RtrdInstdAmt>		[0..1]	🚫	127
	ExchangeRate	<XchgRate>		[0..1]	🚫	127
	CompensationAmount	<CompstnAmt>		[0..1]	🚫	128
	ChargeBearer	<ChrgBr>		[0..1]	🚫	128
	ChargesInformation	<ChrgsInf>		[0..*]	🚫	128
	InstructingAgent	<InstgAgt>		[0..1]	🚫	129
	InstructedAgent	<InstdAgt>		[0..1]	🚫	129
	ReturnReasonInformation	<RtrRsnInf>		[0..*]	M R[1..1]	130
	OriginalTransactionReference	<OrgnlTxRef>		[0..1]		130
	SupplementaryData	<SplmtryData>		[0..*]	🚫	131

Usage Guideline details

- on pacs.004.001.06/TransactionInformation

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

- on pacs.004.001.06/TransactionInformation

- CPA_PartiesWhenReturningDebit:

```
For each [TransactionInformation], if
  [OriginalMessageNameIdentification] has value included in the following list
  'pacs.003.001.04'
, then
  the following element(s) [Creditor] and [CreditorAccount] must be present
  and the following element(s) [Debtor] and [DebtorAccount] must be absent
```

- on pacs.004.001.06/TransactionInformation

- CPA_PartiesWhenReturningCredit:

```
For each [TransactionInformation], if
  [OriginalMessageNameIdentification] has value included in the following list
  'pacs.008.001.04'
, then
  the following element(s) [Debtor] and [DebtorAccount] must be present
  and the following element(s) [Creditor] and [CreditorAccount] must be ab
  sent
```

4.4 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 167 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		167
	Envelope	<Envlp>		[1..1]		167

Usage Guideline details

- This element(pacs.004.001.06/SupplementaryData) is removed.

5 Message Components

Note The following chapter identifies the PaymentReturnV06 message components.

5.1 AccountIdentification4Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]		15
	Other	<Othr>	Or}	[1..1]		15

Used in element(s)

["Identification" on page 31](#)

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 204](#)

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 74](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		75
	SchemeName	<SchmeNm>		[0..1]		75
	Issuer	<Issr>		[0..1]		75

5.2 AccountIdentification4Choice__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]	🚫	16
	Other	<Othr>	Or}	[1..1]		16

Used in element(s)

"Identification" on page 32

5.2.1 IBAN

XML Tag: IBAN

Presence: [1..1]

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

Datatype: "IBAN2007Identifier" on page 204

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Identification/IBAN) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Identification/IBAN) is removed.

5.2.2 Other

XML Tag: Othr

Presence: [1..1]

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

The **Othr** block contains the following elements (see datatype "[GenericAccountIdentification1__1](#)" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]	⚠	76
	SchemeName	<SchmeNm>		[0..1]	🚫	76
	Issuer	<Issr>		[0..1]	🚫	77

5.3 AccountSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		17
	Proprietary	<Prtry>	Or}	[1..1]		17

Used in element(s)

["SchemeName" on page 75](#), ["SchemeName" on page 76](#)

5.3.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalAccountIdentification1Code" on page 197](#)

5.3.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 209](#)

5.4 AmendmentInformationDetails10

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMandateldentification	<OrgnlMndtld>		[0..1]		18
	OriginalCreditorSchemeldentification	<OrgnlCdtrSchmeld>		[0..1]		18
	OriginalCreditorAgent	<OrgnlCdtrAgt>		[0..1]		19
	OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>		[0..1]		19
	OriginalDebtor	<OrgnlDbtr>		[0..1]		20
	OriginalDebtorAccount	<OrgnlDbtrAcct>		[0..1]		20
	OriginalDebtorAgent	<OrgnlDbtrAgt>		[0..1]		20
	OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>		[0..1]		21
	OriginalFinalCollectionDate	<OrgnlFnlColltnDt>		[0..1]		21
	OriginalFrequency	<OrgnlFrqcy>		[0..1]		21
	OriginalReason	<OrgnlRsn>		[0..1]		22

Used in element(s)

"AmendmentInformationDetails" on page 90

5.4.1 OriginalMandateldentification

XML Tag: OrgnlMndtld

Presence: [0..1]

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

Datatype: "Max35Text" on page 209

5.4.2 OriginalCreditorSchemeldentification

XML Tag: OrgnlCdtrSchmeld

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

The **OrgnlCdtrSchmeld** block contains the following elements (see datatype "[PartyIdentification43](#)" on [page 111](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

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 "[BranchAndFinancialInstitutionIdentification5](#)" on [page 24](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

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 "[CashAccount24](#)" on [page 30](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

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 "[PartyIdentification43](#)" on [page 111](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

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 "[CashAccount24](#)" on [page 30](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

5.4.7 OriginalDebtorAgent

XML Tag: OrgnlDbtrAgt

Presence: [0..1]

Definition: Original debtor agent that has been modified.

The **OrgnIDbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

5.4.8 OriginalDebtorAgentAccount

XML Tag: OrgnIDbtrAgtAcct

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

The **OrgnIDbtrAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

5.4.9 OriginalFinalCollectionDate

XML Tag: OrgnIFnlColltnDt

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 205

5.4.10 OriginalFrequency

XML Tag: OrgnIFrqcy

Presence: [0..1]

Definition: Original frequency that has been modified.

The **OrgnlFrqcy** block contains the following elements (see datatype "[Frequency21Choice](#)" on page 69 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>	{Or	[1..1]		69
	Period	<Prd>	Or}	[1..1]		69

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 92 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		92
	Proprietary	<Prtry>	Or}	[1..1]		93

5.5 AmountType4Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructedAmount	<InstdAmt>	{Or	[1..1]		22
	EquivalentAmount	<EqvtAmt>	Or}	[1..1]		23

Used in element(s)

"Amount" on page 99

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: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

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" on page 57](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		57
	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		57

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		23
	Proprietary	<Prtry>	Or}	[1..1]		23

Used in element(s)

["Authorisation" on page 84](#)

5.6.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: ["Authorisation1Code" on page 185](#)

5.6.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max128Text" on page 206](#)

5.7 BranchAndFinancialInstitutionIdentification5

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

Used in element(s)

"Agent" on page 36, "InstructedAgent" on page 129, "InstructedReimbursementAgent" on page 153, "InstructedReimbursementAgent" on page 160, "InstructingAgent" on page 129, "InstructingReimbursementAgent" on page 152, "InstructingReimbursementAgent" on page 159, "OriginalCreditorAgent" on page 19, "OriginalDebtorAgent" on page 20, "ThirdReimbursementAgent" on page 153, "ThirdReimbursementAgent" on page 161

5.7.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification8" on page 58 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]		58
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		58
	Name	<Nm>		[0..1]		59
	PostalAddress	<PstlAdr>		[0..1]		59
	Other	<Othr>		[0..1]		59

5.7.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

The **BrnchId** block contains the following elements (see datatype "[BranchData2](#)" on page 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		29
	Name	<Nm>		[0..1]		29
	PostalAddress	<PstlAdr>		[0..1]		30

5.8 BranchAndFinancialInstitutionIdentification5__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		25
	BranchIdentification	<BrnchId>		[0..1]	⊘	26

Used in element(s)

"[InstructingAgent](#)" on page 87

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 "[FinancialInstitutionIdentification8__1](#)" on page 60 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	⊘	60
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	M	60
	Name	<Nm>		[0..1]	⊘	61
	PostalAddress	<PstlAdr>		[0..1]	⊘	61
	Other	<Othr>		[0..1]	⊘	62

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 "[BranchData2](#)" on page 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		29
	Name	<Nm>		[0..1]		29
	PostalAddress	<PstlAdr>		[0..1]		30

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InstructingAgent/BranchIdentification) is removed.

5.9 BranchAndFinancialInstitutionIdentification5__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		26
	BranchIdentification	<BrnchId>		[0..1]	🚫	27

Used in element(s)

"[InstructedAgent](#)" on page 87

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 "[FinancialInstitutionIdentification8_2](#)" on page 63 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	63
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	M	63
	Name	<Nm>		[0..1]	🚫	64
	PostalAddress	<PstlAdr>		[0..1]	🚫	64
	Other	<Othr>		[0..1]	🚫	65

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 "[BranchData2](#)" on page 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		29
	Name	<Nm>		[0..1]		29
	PostalAddress	<PstlAdr>		[0..1]		30

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InstructedAgent/BranchIdentification) is removed.

5.10 BranchAndFinancialInstitutionIdentification5__3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		28
	BranchIdentification	<BrnchId>		[0..1]	🚫	28

Used in element(s)

"CreditorAgent" on page 106, "DebtorAgent" on page 106

5.10.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification8_3" on page 66 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	66
	ClearingSystemMemberIdentification	<ClrSysMmbId>		[0..1]	M	66
	Name	<Nm>		[0..1]	🚫	67
	PostalAddress	<PstlAdr>		[0..1]	🚫	67
	Other	<Othr>		[0..1]	🚫	68

5.10.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

The **BrnchId** block contains the following elements (see datatype "[BranchData2](#)" on page 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		29
	Name	<Nm>		[0..1]		29
	PostalAddress	<PstlAdr>		[0..1]		30

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgent/BranchIdentification) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification) is removed.

5.11 BranchData2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		29
	Name	<Nm>		[0..1]		29
	PostalAddress	<PstlAdr>		[0..1]		30

Used in element(s)

"BranchIdentification" on page 24, "BranchIdentification" on page 26, "BranchIdentification" on page 27, "BranchIdentification" on page 28

5.11.1 Identification

XML Tag: Id

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 209

5.11.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 207

5.11.3 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		137
	SubDepartment	<SubDept>		[0..1]		137
	StreetName	<StrtNm>		[0..1]		138
	BuildingNumber	<BldgNb>		[0..1]		138
	PostCode	<PstCd>		[0..1]		138
	TownName	<TwnNm>		[0..1]		138
	CountrySubDivision	<CtrySubDvsn>		[0..1]		138
	Country	<Ctry>		[0..1]		138
	AddressLine	<AdrLine>		[0..7]		139

5.12 CashAccount24

Definition: Provides the details to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

Used in element(s)

"CreditorAgentAccount" on page 107, "DebtorAgentAccount" on page 106, "InstructedReimbursementAgentAccount" on page 153, "InstructedReimbursementAgentAccount" on page 161, "InstructingReimbursementAgentAccount" on page 152, "InstructingReimbursementAgentAccount" on page 160, "OriginalCreditorAgentAccount" on page 19, "OriginalDebtorAccount" on page 20, "OriginalDebtorAgentAccount" on page 21, "SettlementAccount" on page 151, "SettlementAc-

[count" on page 158](#), ["ThirdReimbursementAgentAccount" on page 154](#), ["ThirdReimbursementAgentAccount" on page 162](#)

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 15 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]		15
	Other	<Othr>	Or}	[1..1]		15

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 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		34
	Proprietary	<Prtry>	Or}	[1..1]		34

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 183

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 210](#)

5.13 CashAccount24__1

Definition: Provides the details to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		32
	Type	<Tp>		[0..1]	🚫	32
	Currency	<Ccy>		[0..1]	🚫	33
	Name	<Nm>		[0..1]	🚫	33

Used in element(s)

["CreditorAccount" on page 108](#), ["DebtorAccount" on page 105](#)

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__1" on page 16](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]	🚫	16
	Other	<Othr>	Or}	[1..1]		16

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 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		34
	Proprietary	<Prtry>	Or}	[1..1]		34

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Type](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Type](#)) is removed.

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 183

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Currency](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Currency](#)) is removed.

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 210](#)

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Name](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Name](#)) is removed.

5.14 CashAccountType2Choice

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		34
	Proprietary	<Prtry>	Or}	[1..1]		34

Used in element(s)

["Type" on page 31](#), ["Type" on page 32](#)

5.14.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ["ExternalCashAccountType1Code" on page 197](#)

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 209](#)

5.15 CategoryPurpose1Choice__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.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	🚫	35
	Proprietary	<Prtry>	Or}	[1..1]	⚠	35

Used in element(s)

"CategoryPurpose" on page 134

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 198

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInfo/CategoryPurpose/Code) is removed.**

5.15.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Exact3NumericText" on page 197

Usage Guideline details

- **on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInfo/CategoryPurpose/Proprietary**
Synonym (Logical Record I/J, Data Element 10): Stored Transaction Type

5.16 Charges2

Definition: Set of elements used to provide information on the charges related to the payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		36
	Agent	<Agt>		[1..1]		36

Used in element(s)

["ChargesInformation" on page 128](#)

5.16.1 Amount

XML Tag: Amt

Presence: [1..1]

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

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 ["BranchAndFinancialInstitutionIdentification5" on page 24](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

5.17 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		37
	Proprietary	<Prtry>	Or}	[1..1]		37

Used in element(s)

["ClearingSystemIdentification" on page 39](#), ["ClearingSystemIdentification" on page 39](#), ["ClearingSystemIdentification" on page 41](#), ["ClearingSystemIdentification" on page 42](#)

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 198

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 209

5.18 ClearingSystemIdentification3Choice

Definition: Specifies the clearing system identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		37
	Proprietary	<Prtry>	Or}	[1..1]		37

Used in element(s)

["ClearingSystem"](#) on page 151

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 198

5.18.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: ["Max35Text"](#) on page 209

5.19 ClearingSystemIdentification3Choice__1

Definition: Specifies the clearing system identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	🚫	38
	Proprietary	<Prtry>	Or}	[1..1]		38

Used in element(s)

"ClearingSystem" on page 158

5.19.1 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 198

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/SettlementInformation/ClearingSystem/Code) is removed.

5.19.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "CPA_CashClearingSystemCode" on page 188

5.20 ClearingSystemMemberIdentification2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]		39
	MemberIdentification	<Mmbld>		[1..1]		39

Used in element(s)

["ClearingSystemMemberIdentification" on page 58](#)

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 36](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		37
	Proprietary	<Prtry>	Or}	[1..1]		37

5.20.2 MemberIdentification

XML Tag: Mmbld



Presence: [1..1]



Definition: Identification of a member of a clearing system.

Datatype: ["Max35Text" on page 209](#)

5.21 ClearingSystemMemberIdentification2__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]		39
	MemberIdentification	<Mmbld>		[1..1]		40

Used in element(s)

["ClearingSystemMemberIdentification" on page 60](#)

5.21.1 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 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		37
	Proprietary	<Prtry>	Or}	[1..1]		37

Usage Guideline details

- This element([pacs.004.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification](#)) is removed.

5.21.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max10Text](#)" on page 206

Usage Guideline details

- on [pacs.004.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification](#)

– CPA_InstructingAgent_Rule:

This element shall be composed of five leading zeros followed by a Data Centre Identifier.

If the data centre identifier is invalid the Instructed Agent shall reject the file.

- on [pacs.004.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification](#)

Synonym (Logical Record A, Data Element 03): Originator's Identification

5.22 ClearingSystemMemberIdentification2__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	41
	MemberIdentification	<Mmbld>		[1..1]	⚠	41

Used in element(s)

"ClearingSystemMemberIdentification" on page 63

5.22.1 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 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		37
	Proprietary	<Prtry>	Or}	[1..1]		37

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.

5.22.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max5NumericText" on page 210

Usage Guideline details

- on pacs.004.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

– CPA_InstructedAgent_Rule:

This element must contain a Data Centre identifier for the Instructed Agent.

If the data centre identifier is invalid the Instructed Agent shall reject the file.

- on pacs.004.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

Synonym (Logical Record A, Data Element 06): Destination Data Centre

5.23 ClearingSystemMemberIdentification2__3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	42
	MemberIdentification	<MmblId>		[1..1]	⚠	43

Used in element(s)

["ClearingSystemMemberIdentification" on page 66](#)

5.23.1 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 36](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		37
	Proprietary	<Prtry>	Or}	[1..1]		37

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.

5.23.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "CPA Exact9NumericText" on page 189

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

– CPA_Agent_Rule:

This element shall contain the Member Identification Number also referred to as the Direct Payment Routing Number (DPRN).

The MemberIdentification Number is formatted as follows:

(a)	(b)	(c)
0	999	99999

Where

(a)	=	constant zero
(b)	=	Institution Number
(c)	=	Branch Routing Number

The MemberIdentification Number must be a CPA Financial Institutions File routing number.

If the number is invalid, the transaction will be rejected.

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

– CPA_Agent_Rule:

This element shall contain the Member Identification Number also referred to as the Direct Payment Routing Number (DPRN).

The MemberIdentification Number is formatted as follows:

(a)	(b)	(c)
0	999	99999

Where

(a)	=	constant zero
(b)	=	Institution Number
(c)	=	Branch Routing Number

The MemberIdentification Number must be a CPA Financial Institutions File routing number.

If the number is invalid, the transaction will be rejected.

5.24 ContactDetails2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]	⊘	44
	Name	<Nm>		[0..1]	M	44
	PhoneNumber	<PhneNb>		[0..1]	⊘	45
	MobileNumber	<MobNb>		[0..1]	⊘	45
	FaxNumber	<FaxNb>		[0..1]	⊘	45
	EmailAddress	<EmailAdr>		[0..1]	⊘	46
	Other	<Othr>		[0..1]	M	46

Used in element(s)

["ContactDetails" on page 113](#), ["ContactDetails" on page 116](#)

5.24.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

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

Datatype: ["NamePrefix1Code" on page 210](#)

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/ContactDetails/NamePrefix](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/ContactDetails/NamePrefix](#)) is removed.

5.24.2 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 207](#)

Usage Guideline details

- **on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/ContactDetails/Name**

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

- **on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/ContactDetails/Name**

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

5.24.3 **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 212](#)

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/ContactDetails/PhoneNumber) is removed.**
- **This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/ContactDetails/PhoneNumber) is removed.**

5.24.4 **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 212](#)

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/ContactDetails/MobileNumber) is removed.**
- **This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/ContactDetails/MobileNumber) is removed.**

5.24.5 **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 212](#)

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/ContactDetails/FaxNumber](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/ContactDetails/FaxNumber](#)) is removed.

5.24.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

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

Datatype: ["Max2048Text" on page 208](#)

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/ContactDetails/EmailAddress](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/ContactDetails/EmailAddress](#)) is removed.

5.24.7 Other

XML Tag: Othr

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: ["Max35Text" on page 209](#)

Usage Guideline details

- on [pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/ContactDetails/Other](#)
This element is now mandatory, the minimum occurrence has been changed to : 1
- on [pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/ContactDetails/Other](#)
This element is now mandatory, the minimum occurrence has been changed to : 1

5.25 CreditorReferenceInformation2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		47
	Reference	<Ref>		[0..1]		47

Used in element(s)

"CreditorReferenceInformation" on page 164

5.25.1 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 48 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		48
	Issuer	<Issr>		[0..1]		49

5.25.2 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 209

5.26 CreditorReferenceType1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or}	[1..1]		48
	Proprietary	<Prtry>	Or}	[1..1]		48

Used in element(s)

["CodeOrProprietary" on page 48](#)

5.26.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["DocumentType3Code" on page 194](#)

5.26.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: ["Max35Text" on page 209](#)

5.27 CreditorReferenceType2

Definition: Specifies the type of creditor reference.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		48
	Issuer	<Issr>		[0..1]		49

Used in element(s)

["Type" on page 47](#)

5.27.1 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 47 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		48
	Proprietary	<Prtry>	Or}	[1..1]		48

5.27.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "[Max35Text](#)" on page 209

5.28 DateAndPlaceOfBirth

Definition: Date and place of birth of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		49
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		49
	CityOfBirth	<CityOfBirth>		[1..1]		50
	CountryOfBirth	<CtryOfBirth>		[1..1]		50

Used in element(s)

"[DateAndPlaceOfBirth](#)" on page 135

5.28.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "[ISODate](#)" on page 205

5.28.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "[Max35Text](#)" on page 209

5.28.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: ["Max35Text" on page 209](#)

5.28.4 CountryOfBirth

XML Tag: CtryOfBirth

Presence: [1..1]

Definition: Country where a person was born.

Datatype: ["CountryCode" on page 193](#)

5.29 DatePeriodDetails

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		50
	ToDate	<ToDt>		[1..1]		50

Used in element(s)

["FromToDate" on page 177](#)

5.29.1 FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

Datatype: ["ISODate" on page 205](#)

5.29.2 ToDate

XML Tag: ToDt

Presence: [1..1]

Definition: End date of the range.

Datatype: ["ISODate" on page 205](#)

5.30 DiscountAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		51
	Amount	<Amt>		[1..1]		51

Used in element(s)

"DiscountAppliedAmount" on page 142, "DiscountAppliedAmount" on page 144

5.30.1 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 51 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		52
	Proprietary	<Prtry>	Or}	[1..1]		52

5.30.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 182

5.31 DiscountAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		52
	Proprietary	<Prtry>	Or}	[1..1]		52

Used in element(s)

"Type" on page 51

5.31.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalDiscountAmountType1Code" on page 199](#)

5.31.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 209](#)

5.32 DocumentAdjustment1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		52
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		52
	Reason	<Rsn>		[0..1]		53
	AdditionalInformation	<AddtlInf>		[0..1]		53

Used in element(s)

["AdjustmentAmountAndReason" on page 143](#), ["AdjustmentAmountAndReason" on page 145](#)

5.32.1 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

5.32.2 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 193](#)

5.32.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 209

5.32.4 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 207

5.33 DocumentLineIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		53
	Number	<Nb>		[0..1]		54
	RelatedDate	<RltdDt>		[0..1]		54

Used in element(s)

"Identification" on page 54

5.33.1 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 55 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		55
	Issuer	<Issr>		[0..1]		56

5.33.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: ["Max35Text" on page 209](#)

5.33.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: ["ISODate" on page 205](#)

5.34 DocumentLineInformation1

Definition: Provides document line information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		54
	Description	<Desc>		[0..1]		55
	Amount	<Amt>		[0..1]		55

Used in element(s)

["LineDetails" on page 140](#)





5.34.1 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 53](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		53
	Number	<Nb>		[0..1]		54
	RelatedDate	<RltdDt>		[0..1]		54

5.34.2 Description

XML Tag: Desc

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: ["Max2048Text" on page 208](#)

5.34.3 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 144](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		144
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		144
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		144
	TaxAmount	<TaxAmt>		[0..*]		145
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		145
	RemittedAmount	<RmtdAmt>		[0..1]		145

5.35 DocumentLineType1

Definition: Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		55
	Issuer	<Issr>		[0..1]		56

Used in element(s)

["Type" on page 53](#)

5.35.1 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 56 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		56
	Proprietary	<Prtry>	Or}	[1..1]		56

5.35.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 209

5.36 DocumentLineType1Choice

Definition: Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		56
	Proprietary	<Prtry>	Or}	[1..1]		56

Used in element(s)

"[CodeOrProprietary](#)" on page 55

5.36.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "[ExternalDocumentLineType1Code](#)" on page 199

5.36.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 209

5.37 EquivalentAmount2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		57
	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		57

Used in element(s)

["EquivalentAmount" on page 23](#)

5.37.1 Amount

XML Tag: Amt

Presence: [1..1]

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

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

5.37.2 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 183](#)

5.38 FinancialIdentificationSchemeName1Choice

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

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

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

Used in element(s)

["SchemeName" on page 78](#)

5.38.1 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 199](#)

5.38.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 209](#)

5.39 FinancialInstitutionIdentification8

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]		58
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		58
	Name	<Nm>		[0..1]		59
	PostalAddress	<PstlAdr>		[0..1]		59
	Other	<Othr>		[0..1]		59

Used in element(s)

["FinancialInstitutionIdentification" on page 24](#)

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: ["BICFIIdentifier" on page 186](#)

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](#)" on page 38 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]		39
	MemberIdentification	<Mmbld>		[1..1]		39

5.39.3 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 207

5.39.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "[PostalAddress6](#)" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		137
	SubDepartment	<SubDept>		[0..1]		137
	StreetName	<StrtNm>		[0..1]		138
	BuildingNumber	<BldgNb>		[0..1]		138
	PostCode	<PstCd>		[0..1]		138
	TownName	<TwnNm>		[0..1]		138
	CountrySubDivision	<CtrySubDvsn>		[0..1]		138
	Country	<Ctry>		[0..1]		138
	AddressLine	<AdrLine>		[0..7]		139

5.39.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on [page 77](#) for details)

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

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

5.40 FinancialInstitutionIdentification8__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	60
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	M	60
	Name	<Nm>		[0..1]	🚫	61
	PostalAddress	<PstlAdr>		[0..1]	🚫	61
	Other	<Othr>		[0..1]	🚫	62

Used in element(s)

["FinancialInstitutionIdentification"](#) on [page 25](#)

5.40.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: ["BICFIIdentifier"](#) on [page 186](#)

Usage Guideline details

- This element([pacs.004.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/BICFI](#)) is removed.

5.40.2 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 39 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	39
	MemberIdentification	<Mmbld>		[1..1]	⚠	40

Usage Guideline details

- on pacs.004.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification
This element is now mandatory, the minimum occurrence has been changed to : 1

5.40.3 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 207

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/Name) is removed.

5.40.4 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 "[PostalAddress6](#)" on [page 136](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		137
	SubDepartment	<SubDept>		[0..1]		137
	StreetName	<StrtNm>		[0..1]		138
	BuildingNumber	<BldgNb>		[0..1]		138
	PostCode	<PstCd>		[0..1]		138
	TownName	<TwnNm>		[0..1]		138
	CountrySubDivision	<CtrySubDvsn>		[0..1]		138
	Country	<Ctry>		[0..1]		138
	AddressLine	<AdrLine>		[0..7]		139

Usage Guideline details

- This element([pacs.004.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.

5.40.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on [page 77](#) for details)

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

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

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/Other) is removed.

5.41 FinancialInstitutionIdentification8__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	63
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	M	63
	Name	<Nm>		[0..1]	🚫	64
	PostalAddress	<PstlAdr>		[0..1]	🚫	64
	Other	<Othr>		[0..1]	🚫	65

Used in element(s)

"FinancialInstitutionIdentification" on page 26

5.41.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: "BICFIIdentifier" on page 186

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/BICFI) is removed.

5.41.2 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_2" on page 40 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	41
	MemberIdentification	<Mmbld>		[1..1]	⚠️	41

Usage Guideline details

- on pacs.004.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification

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

5.41.3 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 207

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/Name) is removed.

5.41.4 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 "[PostalAddress6](#)" on [page 136](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		137
	SubDepartment	<SubDept>		[0..1]		137
	StreetName	<StrtNm>		[0..1]		138
	BuildingNumber	<BldgNb>		[0..1]		138
	PostCode	<PstCd>		[0..1]		138
	TownName	<TwnNm>		[0..1]		138
	CountrySubDivision	<CtrySubDvsn>		[0..1]		138
	Country	<Ctry>		[0..1]		138
	AddressLine	<AdrLine>		[0..7]		139

Usage Guideline details

- This element([pacs.004.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.

5.41.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on [page 77](#) for details)

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

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

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/Other) is removed.

5.42 FinancialInstitutionIdentification8__3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	66
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	M	66
	Name	<Nm>		[0..1]	🚫	67
	PostalAddress	<PstlAdr>		[0..1]	🚫	67
	Other	<Othr>		[0..1]	🚫	68

Used in element(s)

"FinancialInstitutionIdentification" on page 28

5.42.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: "BICFIIdentifier" on page 186

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/BICFI) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/BICFI) is removed.

5.42.2 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_3](#)" on page 42 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	42
	MemberIdentification	<Mmbld>		[1..1]	⚠	43

Usage Guideline details

- on **pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.42.3 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 207

Usage Guideline details

- This element(**pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/Name**) is removed.
- This element(**pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/Name**) is removed.

5.42.4 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 "[PostalAddress6](#)" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		137
	SubDepartment	<SubDept>		[0..1]		137
	StreetName	<StrtNm>		[0..1]		138
	BuildingNumber	<BldgNb>		[0..1]		138
	PostCode	<PstCd>		[0..1]		138
	TownName	<TwnNm>		[0..1]		138
	CountrySubDivision	<CtrySubDvsn>		[0..1]		138
	Country	<Ctry>		[0..1]		138
	AddressLine	<AdrLine>		[0..7]		139

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.

5.42.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on page 77 for details)

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

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

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/Other](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/Other](#)) is removed.

5.43 Frequency21Choice

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

🚫 Removed - ✦ 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]		69
	Period	<Prd>	Or}	[1..1]		69

Used in element(s)

["Frequency"](#) on page 91, ["OriginalFrequency"](#) on page 21

5.43.1 Type

XML Tag: Tp

Presence: [1..1]

Definition: Frequency expressed as an ISO 20022 code.

Datatype: ["Frequency6Code"](#) on page 203

5.43.2 Period

XML Tag: Prd

Presence: [1..1]

Definition: Frequency expressed as a proprietary code.

The **Prd** block contains the following elements (see datatype ["FrequencyPeriod1"](#) on page 69 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		70
	CountPerPeriod	<CntPerPrd>		[1..1]		70

5.44 FrequencyPeriod1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		70
	CountPerPeriod	<CntPerPrd>		[1..1]		70

Used in element(s)

["Period" on page 69](#)

5.44.1 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 203](#)

5.44.2 CountPerPeriod

XML Tag: CntPerPrd

Presence: [1..1]

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

Datatype: ["DecimalNumber" on page 194](#)

5.45 Garnishment1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		71
	Garnishee	<Grnshee>		[0..1]		71
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		71
	ReferenceNumber	<RefNb>		[0..1]		72
	Date	<Dt>		[0..1]		72
	RemittedAmount	<RmtdAmt>		[0..1]		72
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrncInd>		[0..1]		72
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		72

Used in element(s)

["GarnishmentRemittance" on page 166](#)

5.45.1 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 73 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		73
	Issuer	<Issr>		[0..1]		73

5.45.2 Garnishee

XML Tag: Grnshee

Presence: [0..1]

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

The **Grnshee** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

5.45.3 GarnishmentAdministrator

XML Tag: GrnshmtAdmstr

Presence: [0..1]

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

The **GrnshmtAdmstr** block contains the following elements (see datatype "[PartyIdentification43](#)" on [page 111](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

5.45.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on [page 207](#)

5.45.5 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "[ISODate](#)" on [page 205](#)

5.45.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on [page 182](#)

5.45.7 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 218](#)

5.45.8 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 218](#)

5.46 GarnishmentType1

Definition: Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		73
	Issuer	<Issr>		[0..1]		73

Used in element(s)

["Type" on page 71](#)

5.46.1 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 73](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		74
	Proprietary	<Prtry>	Or}	[1..1]		74

5.46.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: ["Max35Text" on page 209](#)

5.47 GarnishmentType1Choice

Definition: Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or}	[1..1]		74
	Proprietary	<Prtry>	Or}	[1..1]		74

Used in element(s)

["CodeOrProprietary" on page 73](#)

5.47.1 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 200](#)

5.47.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: ["Max35Text" on page 209](#)

5.48 GenericAccountIdentification1

Definition: Information related to a generic account identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		75
	SchemeName	<SchmeNm>		[0..1]		75
	Issuer	<Issr>		[0..1]		75

Used in element(s)

["Other" on page 15](#)

5.48.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max34Text" on page 208](#)

5.48.2 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 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		17
	Proprietary	<Prtry>	Or}	[1..1]		17

5.48.3 Issuer

XML Tag: Issr

Presence: [0..1]




Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 209](#)

5.49 GenericAccountIdentification1__1

Definition: Information related to a generic account identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		76
	SchemeName	<SchmeNm>		[0..1]		76
	Issuer	<Issr>		[0..1]		77

Used in element(s)

["Other" on page 16](#)

5.49.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max12Text" on page 207

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Identification/Other/Identification

- **CPA_DebtorAccount_Guideline:**

A Direct Clearer will rely solely on the account number for purposes of processing the payment to the customer's account.

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Identification/Other/Identification

- **CPA_CreditorAccount_Guideline:**

A Direct Clearer will rely solely on the account number for purposes of processing a payment to the customer's account.

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Identification/Other/Identification

Synonym (Must be same as in original Debit payment): Account Number for Returns

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Identification/Other/Identification

Synonym (Must be same as in original Credit payment): Payee Account Number

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Identification/Other/Identification

Synonym (Must be same as in original Credit payment): Account Number for Returns

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Identification/Other/Identification

Synonym (Must be same as in original Debit payment): Payor's Account Number

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 "[AccountSchemeName1Choice](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		17
	Proprietary	<Prtry>	Or}	[1..1]		17

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Identification/Other/SchemeName) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Identification/Other/SchemeName) is removed.

5.49.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 209

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount/Identification/Other/Issuer) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount/Identification/Other/Issuer) is removed.

5.50 GenericFinancialIdentification1

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

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

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

Used in element(s)

["Other" on page 59](#), ["Other" on page 62](#), ["Other" on page 65](#), ["Other" on page 68](#)

5.50.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: ["Max35Text" on page 209](#)

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 ["FinancialIdentificationSchemeName1Choice" on page 57](#) for details)

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

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

5.50.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 209](#)

5.51 GenericOrganisationIdentification1

Definition: Information related to an identification of an organisation.

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

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

Used in element(s)

["Other" on page 93](#)

5.51.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max35Text" on page 209](#)

5.51.2 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 95](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		95
	Proprietary	<Prtry>	Or}	[1..1]		95

5.51.3 Issuer

XML Tag: Issr




Presence: [0..1]




Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 209](#)

5.52 GenericOrganisationIdentification1__1

Definition: Information related to an identification of an organisation.

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

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

Used in element(s)

["Other" on page 94](#)

5.52.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max10Text" on page 206](#)

Usage Guideline details

- on [pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/Identification/OrganisationIdentification/Other/Identification](#)
Synonym (LR I&J 14): Originating Direct Clearer's User's ID
- on [pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/Identification/OrganisationIdentification/Other/Identification](#)
Synonym (LR I&J DE 14): Originating Direct Clearer's User's ID

5.52.2 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 95](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		95
	Proprietary	<Prtry>	Or}	[1..1]		95

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/Identification/OrganisationIdentification/Other/SchemeName](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/Identification/OrganisationIdentification/Other/SchemeName](#)) is removed.

5.52.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 209](#)

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/Identification/OrganisationIdentification/Other/Issuer](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/Identification/OrganisationIdentification/Other/Issuer](#)) is removed.

5.53 GenericPersonIdentification1

Definition: Information related to an identification of a person.

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

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

Used in element(s)

["Other" on page 135](#)

5.53.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: ["Max35Text" on page 209](#)

5.53.2 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 136](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		136
	Proprietary	<Prtry>	Or}	[1..1]		136

5.53.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 209

5.54 GroupHeader72__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]	⚠️	83
	CreationDateTime	<CreDtTm>		[1..1]	⚠️	84
	Authorisation	<Authstn>		[0..2]	🚫	84
	BatchBooking	<BtchBookg>		[0..1]	🚫	85
	NumberOfTransactions	<NbOfTxs>		[1..1]		85
	ControlSum	<CtrlSum>		[0..1]	M	85
	GroupReturn	<GrpRtr>		[0..1]	🚫	85
	TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>		[0..1]	🚫	86
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	🚫	86
	SettlementInformation	<SttlmInf>		[1..1]		86
	InstructingAgent	<InstgAgt>		[0..1]	M	87
	InstructedAgent	<InstdAgt>		[0..1]	M	87

Rules

R32 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/TotalInterbankSettlementAmountAnd-DateRule) is removed.

R33 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/ControlSumAndGroupReturnRule) is removed.

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 11](#)

5.54.1 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: ["CPA Exact9NumericText" on page 189](#)

Usage Guideline details

- **on pacs.004.001.06/GroupHeader/MessageIdentification**

- **CPA_MessageIdentification_Guideline:**

The Instructing Agent shall create this element, the purpose of which is to ensure that all payments are appropriately processed without duplication. Accord

ingly, each new message shall be numbered sequentially (i.e., [previous message number]+1). Number shall roll over from 999999999 to 000000001.

5.54.2 CreationDateTime

XML Tag: CreDtTm

Presence: [1..1]

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

Datatype: ["ISODatetime" on page 205](#)

Usage Guideline details

- on [pacs.004.001.06/GroupHeader/CreationDateTime](#)

- **CPA_CreationDateTime_Guideline:**

This element shall be populated by the Instructing Agent with the date and local time that the message was created. This element may be used for tracing and processing.

- on [pacs.004.001.06/GroupHeader/CreationDateTime](#)

Synonym (Logical Record A, Data Element 05): Creation Date

5.54.3 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 23](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		23
	Proprietary	<Prtry>	Or}	[1..1]		23

Usage Guideline details

- **This element(pacs.004.001.06/GroupHeader/Authorisation) is removed.**

5.54.4 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 187](#)

Usage Guideline details

- **This element(pacs.004.001.06/GroupHeader/BatchBooking) is removed.**

5.54.5 NumberOfTransactions

XML Tag: NbOfTxS

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: ["Max15NumericText" on page 207](#)

5.54.6 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: ["DecimalNumber" on page 194](#)

Usage Guideline details

- **on pacs.004.001.06/GroupHeader/ControlSum**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.54.7 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 218](#)

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/GroupReturn) is removed.

5.54.8 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 181](#)

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/TotalReturnedInterbankSettlementAmount) is removed.

5.54.9 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 205](#)

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/InterbankSettlementDate) is removed.

5.54.10 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 "SettlementInstruction4_1" on page 154 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		158
	SettlementAccount	<SttlmAcct>		[0..1]	🚫	158
	ClearingSystem	<ClrSys>		[0..1]	M ⚠	158
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	🚫	159
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	🚫	160
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	🚫	160
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	🚫	161
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	🚫	161
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	🚫	162

5.54.11 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 "BranchAndFinancialInstitutionIdentification5_1" on page 25 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		25
	BranchIdentification	<BrnchId>		[0..1]	🚫	26

Usage Guideline details

- on pacs.004.001.06/GroupHeader/InstructingAgent

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

5.54.12 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 "BranchAndFinancialInstitutionIdentification5_2" on page 26 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		26
	BranchIdentification	<BrnchId>		[0..1]	🚫	27

Usage Guideline details

- **on pacs.004.001.06/GroupHeader/InstructedAgent**

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

5.55 LocalInstrument2Choice

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

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

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

Used in element(s)

"LocalInstrument" on page 133

5.55.1 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 200

5.55.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 209](#)

5.56 MandateRelatedInformation10

Definition: Provides further details related to a direct debit mandate signed between the creditor and the debtor.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MandateIdentification	<MndtId>		[0..1]		90
	DateOfSignature	<DtOfSgntr>		[0..1]		90
	AmendmentIndicator	<AmdmntInd>		[0..1]		90
	AmendmentInformationDetails	<AmdmntInfDtls>		[0..1]		90
	ElectronicSignature	<ElctrcSgntr>		[0..1]		91
	FirstCollectionDate	<FrstColltnDt>		[0..1]		91
	FinalCollectionDate	<FnlColltnDt>		[0..1]		91
	Frequency	<Frqcy>		[0..1]		91
	Reason	<Rsn>		[0..1]		92

Rules

R30 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.

R31 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 102](#)

5.56.1 MandateIdentification

XML Tag: MndtId

Presence: [0..1]

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

Datatype: "Max35Text" on page 209

5.56.2 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 205

5.56.3 AmendmentIndicator

XML Tag: AmdmntInd

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: "TrueFalseIndicator" on page 218

5.56.4 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 "[AmendmentInformationDetails10](#)" on [page 17](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMandateldentification	<OrgnlMndtld>		[0..1]		18
	OriginalCreditorSchemeldentification	<OrgnlCdtrSchmeld>		[0..1]		18
	OriginalCreditorAgent	<OrgnlCdtrAgt>		[0..1]		19
	OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>		[0..1]		19
	OriginalDebtor	<OrgnlDbtr>		[0..1]		20
	OriginalDebtorAccount	<OrgnlDbtrAcct>		[0..1]		20
	OriginalDebtorAgent	<OrgnlDbtrAgt>		[0..1]		20
	OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>		[0..1]		21
	OriginalFinalCollectionDate	<OrgnlFnlColltnDt>		[0..1]		21
	OriginalFrequency	<OrgnlFrqcy>		[0..1]		21
	OriginalReason	<OrgnlRsn>		[0..1]		22

5.56.5 ElectronicSignature

XML Tag: ElctrcSgntr

Presence: [0..1]

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

Datatype: "[Max1025Text](#)" on [page 206](#)

5.56.6 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 205](#)

5.56.7 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 205](#)

5.56.8 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 "[Frequency21Choice](#)" on page 69 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>	{Or	[1..1]		69
	Period	<Prd>	Or}	[1..1]		69

5.56.9 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 92 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		92
	Proprietary	<Prtry>	Or}	[1..1]		93

5.57 MandateSetupReason1Choice

Definition: Specifies the reason for the setup of the mandate.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		92
	Proprietary	<Prtry>	Or}	[1..1]		93

Used in element(s)

["OriginalReason"](#) on page 22, ["Reason"](#) on page 92

5.57.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalMandateSetupReason1Code" on page 200](#)

5.57.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max70Text" on page 210](#)

5.58 OrganisationIdentification8

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		93
	Other	<Othr>		[0..*]		93

Used in element(s)

["OrganisationIdentification" on page 109](#)

5.58.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

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

Datatype: ["AnyBICIdentifier" on page 185](#)

5.58.2 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "[GenericOrganisationIdentification1](#)" on page 78 for details)

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

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

5.59 OrganisationIdentification8__1

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]	🚫	94
	Other	<Othr>		[0..*]		94

Used in element(s)

"[OrganisationIdentification](#)" on page 110

5.59.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

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

Datatype: "[AnyBICIdentifier](#)" on page 185

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/Identification/OrganisationIdentification/AnyBIC](#)) is removed.
- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/Identification/OrganisationIdentification/AnyBIC](#)) is removed.

5.59.2 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "[GenericOrganisationIdentification1_1](#)" on page 79 for details)

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

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

5.60 OrganisationIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		95
	Proprietary	<Prtry>	Or}	[1..1]		95

Used in element(s)

"SchemeName" on page 79, "SchemeName" on page 80

5.60.1 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 201

5.60.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 209

5.61 OriginalGroupHeader2

Definition: Provides information on the original group, to which the message refers.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnIMsgId>		[1..1]		96
	OriginalMessageNameIdentification	<OrgnIMsgNmId>		[1..1]		96
	OriginalCreationDateTime	<OrgnICreDtTm>		[0..1]		96
	ReturnReasonInformation	<RtrRsnInf>		[0..*]		96

Used in element(s)

["OriginalGroupInformation" on page 12](#)

5.61.1 OriginalMessageIdentification

XML Tag: OrgnIMsgId

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 209](#)

5.61.2 OriginalMessageNameIdentification

XML Tag: OrgnIMsgNmId

Presence: [1..1]

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

Datatype: ["Max35Text" on page 209](#)

5.61.3 OriginalCreationDateTime

XML Tag: OrgnICreDtTm

Presence: [0..1]

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

Datatype: ["ISODatetime" on page 205](#)

5.61.4 ReturnReasonInformation

XML Tag: RtrRsnInf

Presence: [0..*]

Definition: Provides detailed information on the return reason.

The **RtrRsnInf** block contains the following elements (see datatype "[PaymentReturnReason1](#)" on [page 116](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Originator	<Orgtr>		[0..1]		117
	Reason	<Rsn>		[0..1]	⚠	117
	AdditionalInformation	<AddtlInf>		[0..*]	🚫	118

5.62 OriginalGroupInformation3__1

Definition: Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		97
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		97
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		97

Used in element(s)

"[OriginalGroupInformation](#)" on [page 123](#)

5.62.1 OriginalMessageIdentification

XML Tag: OrgnlMsgId

Presence: [1..1]

Definition: Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.

Datatype: "[Max9NumericText](#)" on [page 210](#)

5.62.2 OriginalMessageNameIdentification

XML Tag: OrgnlMsgNmId

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers, eg, pacs.003.001.01 or MT103.

Datatype: "[Max35Text](#)" on [page 209](#)

5.62.3 OriginalCreationDateTime

XML Tag: OrgnlCreDtTm

Presence: [0..1]

Definition: Original date and time at which the message was created.

Datatype: "ISODateTime" on page 205

5.63 OriginalTransactionReference22__1

Definition: Key elements used to refer the original transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[0..1]	🚫	98
	Amount	<Amt>		[0..1]	🚫	99
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	⚠	99
	RequestedCollectionDate	<ReqdColltnDt>		[0..1]	🚫	100
	RequestedExecutionDate	<ReqdExctnDt>		[0..1]	🚫	100
	CreditorSchemeldentification	<CdtrSchmeld>		[0..1]	🚫	100
	SettlementInformation	<SttlmInf>		[0..1]	🚫	101
	PaymentTypeInformation	<PmtTpInf>		[0..1]		102
	PaymentMethod	<PmtMtd>		[0..1]	🚫	102
	MandateRelatedInformation	<MndtRltdInf>		[0..1]	🚫	102
	RemittanceInformation	<RmtInf>		[0..1]	🚫	103
	UltimateDebtor	<UltmtDbtr>		[0..1]	🚫	104
	Debtor	<Dbtr>		[0..1]	⚠	104
	DebtorAccount	<DbtrAcct>		[0..1]	⚠	105
	DebtorAgent	<DbtrAgt>		[0..1]		106
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	🚫	106
	CreditorAgent	<CdtrAgt>		[0..1]		106
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]	🚫	107
	Creditor	<Cdtr>		[0..1]	⚠	107
	CreditorAccount	<CdtrAcct>		[0..1]	⚠	108
	UltimateCreditor	<UltmtCdtr>		[0..1]	🚫	109

Used in element(s)

"OriginalTransactionReference" on page 130

5.63.1 InterbankSettlementAmount

XML Tag: IntrBkSttlmAmt

Presence: [0..1]

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/InterbankSettlementAmount](#)) is removed.

5.63.2 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" on page 22](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructedAmount	<InstdAmt>	{Or	[1..1]		22
	EquivalentAmount	<EqvtAmt>	Or}	[1..1]		23

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Amount](#)) is removed.

5.63.3 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 205](#)

Usage Guideline details

- on [pacs.004.001.06/TransactionInformation/OriginalTransactionReference/InterbankSettlementDate](#)
 - CPA_InterbankSettlementDate_Guideline:

This element relates to the original transaction being returned (i.e., the due date of the original debit or the availability date of the funds of the original credit).

- **on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/InterbankSettlementDate**

Synonym (Logical Record I, Data Element 06): Date Funds to be Available

5.63.4 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 205

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/RequestedCollectionDate) is removed.**

5.63.5 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.

Datatype: "ISODate" on page 205

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/RequestedExecutionDate) is removed.**

5.63.6 CreditorSchemeldentification

XML Tag: CdtrSchmeld

Presence: [0..1]

Definition: Credit party that signs the mandate.

The **CdtrSchmeld** block contains the following elements (see datatype "[PartyIdentification43](#)" on [page 111](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorSchemeldentification](#)) is removed.

5.63.7 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 "[SettlementInstruction4](#)" on [page 149](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		151
	SettlementAccount	<SttlmAcct>		[0..1]		151
	ClearingSystem	<ClrSys>		[0..1]		151
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]		152
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]		152
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]		153
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]		153
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]		153
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]		154

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/SettlementInformation) is removed.

5.63.8 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 "PaymentTypeInformation25_1" on page 132 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]	🚫	132
	ClearingChannel	<ClrChanl>		[0..1]	🚫	133
	ServiceLevel	<SvcLv>		[0..1]	🚫	133
	LocalInstrument	<LclInstrm>		[0..1]	🚫	133
	SequenceType	<SeqTp>		[0..1]	🚫	134
	CategoryPurpose	<CtgyPurp>		[0..1]	M ⚠	134

5.63.9 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 211

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentMethod) is removed.

5.63.10 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 "MandateRelatedInformation10" on page 89 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MandateIdentification	<MndtId>		[0..1]		90
	DateOfSignature	<DtOfSgnt>		[0..1]		90
	AmendmentIndicator	<AmdmntInd>		[0..1]		90
	AmendmentInformationDetails	<AmdmntInfDtls>		[0..1]		90
	ElectronicSignature	<ElctrcSgnt>		[0..1]		91
	FirstCollectionDate	<FrstColltnDt>		[0..1]		91
	FinalCollectionDate	<FnlColltnDt>		[0..1]		91
	Frequency	<Frqcy>		[0..1]		91
	Reason	<Rsn>		[0..1]		92

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/MandateRelatedInformation) is removed.

5.63.11 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 "RemittanceInformation11" on page 145 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Unstructured	<Ustrd>		[0..*]		146
	Structured	<Strd>		[0..*]		146

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/RemittanceInformation) is removed.

5.63.12 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 "[PartyIdentification43](#)" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/UltimateDebtor) is removed.

5.63.13 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 "PartyIdentification43 1" on page 113 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	🚫	114
	PostalAddress	<PstlAdr>		[0..1]	🚫	114
	Identification	<Id>		[0..1]		115
	CountryOfResidence	<CtryOfRes>		[0..1]	🚫	115
	ContactDetails	<CtctDtls>		[0..1]	M	116

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor
 - **CPA_Debtor_Guideline:**

This element shall only be populated for the return of a Credit.

5.63.14 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 "CashAccount24 1" on page 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		32
	Type	<Tp>		[0..1]	🚫	32
	Currency	<Ccy>		[0..1]	🚫	33
	Name	<Nm>		[0..1]	🚫	33

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAccount
 - **CPA_DebtorAccount_Guideline:**

Where a Debit transaction is being returned, this element shall be the same as Payor's Account Number in the original transaction.

Where a Credit transaction is being returned, this element shall be the same as the Account Numbr for Returns in the original transaction.

5.63.15 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 "[BranchAndFinancialInstitutionIdentification5_3](#)" on page 27 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstId>		[1..1]		28
	BranchIdentification	<BrnchId>		[0..1]	🚫	28

5.63.16 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 "[CashAccount24](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/DebtorAgentAccount) is removed.

5.63.17 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 "[BranchAndFinancialInstitutionIdentification5_3](#)" on page 27 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		28
	BranchIdentification	<BrnchId>		[0..1]	🚫	28

5.63.18 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 "[CashAccount24](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor-AgentAccount](#)) is removed.

5.63.19 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 "PartyIdentification43 1" on page 113 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	🚫	114
	PostalAddress	<PstlAdr>		[0..1]	🚫	114
	Identification	<Id>		[0..1]		115
	CountryOfResidence	<CtryOfRes>		[0..1]	🚫	115
	ContactDetails	<CtctDtls>		[0..1]	M	116

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor

- CPA_Creditor_Guideline:

This element shall only be populated for the return of a Pre-Authorised Debit.

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor
Synonym (Logical Record I - Data Element 12): Payee Name

5.63.20 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 "CashAccount24 1" on page 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		32
	Type	<Tp>		[0..1]	🚫	32
	Currency	<Ccy>		[0..1]	🚫	33
	Name	<Nm>		[0..1]	🚫	33

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/CreditorAccount

- CPA_CreditorAccount_Guideline:

Where a Debit transaction is being returned, this element shall be the same as Account Numebr for Returns in the original transaction.

Where a Credit transaction is being returned, this element shall be the same as the Payee in the original transaction.

5.63.21 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 "PartyIdentification43" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Ultime-Creditor) is removed.

5.64 Party11Choice

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		109
	PrivateIdentification	<PrvtId>	Or}	[1..1]		110

Used in element(s)

"Identification" on page 112

5.64.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "[OrganisationIdentification8](#)" on page 93 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		93
	Other	<Othr>		[0..*]		93

5.64.2 PrivatIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "[PersonIdentification5](#)" on page 135 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		135
	Other	<Othr>		[0..*]		135

5.65 Party11Choice__1

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		110
	PrivatIdentification	<PrvtId>	Or}	[1..1]	🚫	111

Used in element(s)

"[Identification](#)" on page 115

5.65.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification8_1" on page 94 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]	🚫	94
	Other	<Othr>		[0..*]		94

5.65.2 PrivatIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification5" on page 135 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		135
	Other	<Othr>		[0..*]		135

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/Identification/PrivatIdentification) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/Identification/PrivatIdentification) is removed.

5.66 PartyIdentification43

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

Used in element(s)

"CreditorSchemeldentification" on page 100, "Garnishee" on page 71, "GarnishmentAdministrator" on page 71, "Invoicee" on page 165, "Invoicer" on page 164, "OriginalCreditorSchemeldentification" on page 18, "OriginalDebtor" on page 20, "Originator" on page 117, "Originator" on page 119, "UltimateCreditor" on page 109, "UltimateDebtor" on page 104

5.66.1 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 207

5.66.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		137
	SubDepartment	<SubDept>		[0..1]		137
	StreetName	<StrtNm>		[0..1]		138
	BuildingNumber	<BldgNb>		[0..1]		138
	PostCode	<PstCd>		[0..1]		138
	TownName	<TwnNm>		[0..1]		138
	CountrySubDivision	<CtrySubDvsn>		[0..1]		138
	Country	<Ctry>		[0..1]		138
	AddressLine	<AdrLine>		[0..7]		139

5.66.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party11Choice](#)" on page 109 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		109
	PrivateIdentification	<PrvtId>	Or}	[1..1]		110

5.66.4 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 193

5.66.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "[ContactDetails2](#)" on page 44 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]		44
	Name	<Nm>		[0..1]		44
	PhoneNumber	<PhneNb>		[0..1]		45
	MobileNumber	<MobNb>		[0..1]		45
	FaxNumber	<FaxNb>		[0..1]		45
	EmailAddress	<EmailAdr>		[0..1]		46
	Other	<Othr>		[0..1]		46

5.67 PartyIdentification43__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	⊘	114
	PostalAddress	<PstlAdr>		[0..1]	⊘	114
	Identification	<Id>		[0..1]		115
	CountryOfResidence	<CtryOfRes>		[0..1]	⊘	115
	ContactDetails	<CtctDtls>		[0..1]	M	116

Used in element(s)

"Creditor" on page 107, "Debtor" on page 104

5.67.1 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 207

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/Name) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/Name) is removed.

5.67.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "[PostalAddress6](#)" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		137
	SubDepartment	<SubDept>		[0..1]		137
	StreetName	<StrtNm>		[0..1]		138
	BuildingNumber	<BldgNb>		[0..1]		138
	PostCode	<PstCd>		[0..1]		138
	TownName	<TwnNm>		[0..1]		138
	CountrySubDivision	<CtrySubDvsn>		[0..1]		138
	Country	<Ctry>		[0..1]		138
	AddressLine	<AdrLine>		[0..7]		139

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/PostalAddress) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/PostalAddress) is removed.

5.67.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party11Choice_1](#)" on page 110 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		110
	PrivateIdentification	<PrvtId>	Or}	[1..1]	🚫	111

5.67.4 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 193

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/CountryOfResidence) is removed.
- This element(pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/CountryOfResidence) is removed.

5.67.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "ContactDetails2" on page 44 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]	🚫	44
	Name	<Nm>		[0..1]	M	44
	PhoneNumber	<PhneNb>		[0..1]	🚫	45
	MobileNumber	<MobNb>		[0..1]	🚫	45
	FaxNumber	<FaxNb>		[0..1]	🚫	45
	EmailAddress	<EmailAdr>		[0..1]	🚫	46
	Other	<Othr>		[0..1]	M	46

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Debtor/ContactDetails
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/Creditor/ContactDetails
This element is now mandatory, the minimum occurrence has been changed to : 1

5.68 PaymentReturnReason1

Definition: Provides further details on the reason of the return of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Originator	<Orgtr>		[0..1]		117
	Reason	<Rsn>		[0..1]	⚠	117
	AdditionalInformation	<AddtlInf>		[0..*]	🚫	118

Rules

R29 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 96

5.68.1 Originator

XML Tag: Orgtr

Presence: [0..1]

Definition: Party that issues the return.

The **Orgtr** block contains the following elements (see datatype "PartyIdentification43" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

5.68.2 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 147 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		147
	Proprietary	<Prtry>	Or}	[1..1]		147

Usage Guideline details

- on pacs.004.001.06/OriginalGroupInformation/ReturnReasonInformation/Reason

Comment:

Members to discuss whether to use the CPA proprietary return codes or codes already in the external Code list. If the CPA proprietary, then the proprietary field would be used with a rule requiring that the field length be 3 digits.

5.68.3 AdditionalInformation

XML Tag: Addtllnf

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 206

Usage Guideline details

- This element(pacs.004.001.06/OriginalGroupInformation/ReturnReasonInformation/AdditionalInformation) is removed.

5.69 PaymentReturnReason1__1

Definition: Provides further details on the reason of the return of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Originator	<Orgtr>		[0..1]	⊘	119
	Reason	<Rsn>		[0..1]	M	119
	AdditionalInformation	<Addtllnf>		[0..*]	▲ R[0..6]	120

Rules

R47 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.

Usage Guideline restrictions for this element

- **This rule(pacs.004.001.06/TransactionInformation/ReturnReasonInformation/ReturnReasonRule) is removed.**

Used in element(s)

"ReturnReasonInformation" on page 130

5.69.1 Originator

XML Tag: Orgtr

Presence: [0..1]

Definition: Party that issues the return.

The **Orgtr** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/ReturnReasonInformation/Originator) is removed.**

5.69.2 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the return.

The **Rsn** block contains the following elements (see datatype "[ReturnReason5Choice_1](#)" on [page 147](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	🚫	147
	Proprietary	<Prtry>	Or}	[1..1]	⚠	148

Usage Guideline details

- on [pacs.004.001.06/TransactionInformation/ReturnReasonInformation/Reason](#)
This element is now mandatory, the minimum occurrence has been changed to : 1

5.69.3 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "[Max140Text](#)" on [page 207](#)

Usage Guideline details

- on [pacs.004.001.06/TransactionInformation/ReturnReasonInformation/AdditionalInformation](#)
This element has change repeatability, the maximum occurrence has been changed to : 6

- on [pacs.004.001.06/TransactionInformation/ReturnReasonInformation/AdditionalInformation](#)
– **CPA_AdditionalInformation_Guideline:**

Where a transaction is being returned with a 900 Return Reason code, this element shall be used to identify the data element(s) in the original transaction that is invalid or to identify the reason for the rejected transaction, as specified in CPA Standard 005, Section D, Appendix 3.

This element may be repeatable up to six times for each transaction being returned. The first five occurrences of this element shall include the name of a data element from the original transaction that is being reported as invalid.

Where more than five elements are invalid in an individual transaction, the sixth occurrence of this element shall be populated with the words "More than five elements invalid".

- on [pacs.004.001.06/TransactionInformation/ReturnReasonInformation/AdditionalInformation](#)
– **CPA_AdditionalInformation_Rule:**

This element shall only be used to describe the reason for the use of the 900 Edit Reject Return Reason.

If

Item being returned for the reason [900] Edit Reject Reason code

Then
ADDITIONALINFORMATION element shall be populated.

Else
This element shall not be populated.

- on pacs.004.001.06/TransactionInformation/ReturnReasonInformation/AdditionalInformation
Synonym (All Logical Record, Data Element 21): Invalid Data Element

5.70 PaymentTransaction65__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 - ◇ 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 ▲	123
	OriginalGroupInformation	<OrgnlGrpInf>		[0..1]	M	123
	OriginalInstructionIdentification	<OrgnlInstrId>		[0..1]	⊘	124
	OriginalEndToEndIdentification	<OrgnlEndToEndId>		[0..1]	M ▲	124
	OriginalTransactionIdentification	<OrgnlTxId>		[0..1]	M	125
	OriginalClearingSystemReference	<OrgnlClrSysRef>		[0..1]	⊘	125
	OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>		[0..1]	⊘	125
	ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>		[1..1]	▲	126
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M	126
	SettlementPriority	<SttlmPrty>		[0..1]	⊘	127
	ReturnedInstructedAmount	<RtrdInstdAmt>		[0..1]	⊘	127
	ExchangeRate	<XchgRate>		[0..1]	⊘	127
	CompensationAmount	<CompstnAmt>		[0..1]	⊘	128
	ChargeBearer	<ChrgBr>		[0..1]	⊘	128
	ChargesInformation	<ChrgsInf>		[0..*]	⊘	128
	InstructingAgent	<InstgAgt>		[0..1]	⊘	129
	InstructedAgent	<InstdAgt>		[0..1]	⊘	129
	ReturnReasonInformation	<RtrRsnInf>		[0..*]	M R[1..1]	130
	OriginalTransactionReference	<OrgnlTxRef>		[0..1]		130
	SupplementaryData	<SplmtryData>		[0..*]	⊘	131

Rules**R44 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.

Usage Guideline restrictions for this element

- **This rule(pacs.004.001.06/TransactionInformation/ReturnedInstructedAmountAndExchangeRate1Rule) is removed.**

R45 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.

Usage Guideline restrictions for this element

- **This rule(pacs.004.001.06/TransactionInformation/ReturnedInstructedAmountAndExchangeRate2Rule) is removed.**

R46 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.

Usage Guideline restrictions for this element

- **This rule(pacs.004.001.06/TransactionInformation/ChargesInformationAndReturnedInstructedAmountRule) is removed.**

Used in element(s)

"TransactionInformation" on page 13

5.70.1 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: "CPA_Exact35Text" on page 189

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/ReturnIdentification

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

- on pacs.004.001.06/TransactionInformation/ReturnIdentification

- CPA_ReturnIdentificaiton_Rule:

This element must be a unique 35-digit number assigned by the Instructing Agent to each transaction being returned to facilitate tracing. This number shall be formatted as follows:

(a)	(b)	(c)	(d)	(e)
(f)				
9999	9999	99999999	999999999	C (or D) 999999999

Where,

(a) = 4-digit consisting of zero + 3-digit Instructing Agent ID number,

(b) = 4-digit consisting of zero + 3-digit Instructed Agent ID Number,

(c) = 8-digit date (format: yyyyymmdd),

(d) = 9-digit Message Identification# of the Group that includes this transaction

(e) = C (or D) to identify whether the transaction is a Credit or a Debit

(f) = 9-digit number unique within the message.

5.70.2 OriginalGroupInformation

XML Tag: OrgnlGrpInf

Presence: [0..1]

Definition: Provides information on the original message.

The **OrgnlGrplnf** block contains the following elements (see datatype "[OriginalGroupInformation3_1](#)" on page 97 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		97
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		97
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		97

Usage Guideline details

- on [pacs.004.001.06/TransactionInformation/OriginalGroupInformation](#)
This element is now mandatory, the minimum occurrence has been changed to : 1

5.70.3 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: "[Max35Text](#)" on page 209

Usage Guideline details

- **This element([pacs.004.001.06/TransactionInformation/OriginalInstructionIdentification](#)) is removed.**

5.70.4 OriginalEndToEndIdentification

XML Tag: OrgnlEndToEndId

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "[CPA_Max19Text](#)" on page 189

Usage Guideline details

- **on pacs.004.001.06/TransactionInformation/OriginalEndToEndIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.06/TransactionInformation/OriginalEndToEndIdentification**
Synonym (AFT - Logical Record I, Data Element 15 -Should be same as in the original C):
Originator's Cross Reference Number

5.70.5 OriginalTransactionIdentification

XML Tag: OrgnlTxId

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "CPA Exact35Text" on page 189

Usage Guideline details

- **on pacs.004.001.06/TransactionInformation/OriginalTransactionIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.70.6 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 209

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/OriginalClearingSystemReference) is removed.**

5.70.7 OriginalInterbankSettlementAmount

XML Tag: OrgnlIntrBkSttlmAmt

Presence: [0..1]

Definition: Amount of money, as provided in the original transaction, to be moved between the instructing agent and the instructed agent.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 182

Usage Guideline details

- This element(**pac.004.001.06/TransactionInformation/OriginalInterbankSettlementAmount**) is removed.

5.70.8 ReturnedInterbankSettlementAmount

XML Tag: RtrdIntrBkSttlmAmt

Presence: [1..1]

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

Datatype: ["CPA Amount" on page 188](#)

Usage Guideline details

- on **pac.004.001.06/TransactionInformation/ReturnedInterbankSettlementAmount**

- **CPA_ReturnedInterbankSettlementAmount_Guideline:**

The amount in this element must be the same as the amount in the original transaction.

- on **pac.004.001.06/TransactionInformation/ReturnedInterbankSettlementAmount**

- **CPA_Currency_Rule:**

Currency transactions must match the currency requirements for the Clearing Systems (ACSS or USBE) indicated in the Group Header or the file or transaction may be rejected.

If

GroupHeader/SettlementInformation/ClearingSystemCPA_CashClearingSystemCode is ACS

Then

CPA_CurrencyCode must be CAD

Else

GroupHeader/SettlementInformation/ClearingSystemCPA_CashClearingSystemCode is UBE

- on **pac.004.001.06/TransactionInformation/ReturnedInterbankSettlementAmount**

Synonym (AFT- Logical Record I/J- Data Element 05): Amount

5.70.9 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.

Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.

Datatype: ["ISODate" on page 205](#)

Usage Guideline details

- **on pacs.004.001.06/TransactionInformation/InterbankSettlementDate**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.70.10 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 213](#)

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/SettlementPriority) is removed.**

5.70.11 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: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/ReturnedInstructedAmount) is removed.**

5.70.12 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 187](#)

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/ExchangeRate) is removed.**

5.70.13 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 182](#)

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/CompensationAmount) is removed.**

5.70.14 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 191](#)

Usage Guideline details

- **This element(pacs.004.001.06/TransactionInformation/ChargeBearer) is removed.**

5.70.15 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 "[Charges2](#)" on page 35 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		36
	Agent	<Agt>		[1..1]		36

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/ChargesInformation](#)) is removed.

5.70.16 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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/InstructingAgent](#)) is removed.

5.70.17 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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/InstructedAgent](#)) is removed.

5.70.18 ReturnReasonInformation

XML Tag: RtrRsnInf

Presence: [0..*]

Definition: Provides detailed information on the return reason.

The **RtrRsnInf** block contains the following elements (see datatype "[PaymentReturnReason1_1](#)" on page 118 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Originator	<Orgtr>		[0..1]	🚫	119
	Reason	<Rsn>		[0..1]	M	119
	AdditionalInformation	<AddtlInf>		[0..*]	⚠ R[0..6]	120

Usage Guideline details

- on [pacs.004.001.06/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

5.70.19 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 "OriginalTransactionReference22_1" on page 98 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[0..1]	🚫	98
	Amount	<Amt>		[0..1]	🚫	99
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	⚠	99
	RequestedCollectionDate	<ReqdColltnDt>		[0..1]	🚫	100
	RequestedExecutionDate	<ReqdExctnDt>		[0..1]	🚫	100
	CreditorSchemeldentification	<CdtrSchmeld>		[0..1]	🚫	100
	SettlementInformation	<SttlmInf>		[0..1]	🚫	101
	PaymentTypeInformation	<PmtTpInf>		[0..1]		102
	PaymentMethod	<PmtMtd>		[0..1]	🚫	102
	MandateRelatedInformation	<MndtRltdInf>		[0..1]	🚫	102
	RemittanceInformation	<RmtInf>		[0..1]	🚫	103
	UltimateDebtor	<UltmtDbtr>		[0..1]	🚫	104
	Debtor	<Dbtr>		[0..1]	⚠	104
	DebtorAccount	<DbtrAcct>		[0..1]	⚠	105
	DebtorAgent	<DbtrAgt>		[0..1]		106
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	🚫	106
	CreditorAgent	<CdtrAgt>		[0..1]		106
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]	🚫	107
	Creditor	<Cdtr>		[0..1]	⚠	107
	CreditorAccount	<CdtrAcct>		[0..1]	⚠	108
	UltimateCreditor	<UltmtCdtr>		[0..1]	🚫	109

5.70.20 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 167 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		167
	Envelope	<Envlp>		[1..1]		167

Usage Guideline details

- This element(pacs.004.001.06/TransactionInformation/SupplementaryData) is removed.

5.71 PaymentTypeInformation25__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]	⊘	132
	ClearingChannel	<ClrChanl>		[0..1]	⊘	133
	ServiceLevel	<SvcLvl>		[0..1]	⊘	133
	LocalInstrument	<LclInstrm>		[0..1]	⊘	133
	SequenceType	<SeqTp>		[0..1]	⊘	134
	CategoryPurpose	<CtgyPurp>		[0..1]	M ▲	134

Used in element(s)

"PaymentTypeInformation" on page 102

5.71.1 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 213

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/InstructionPriority](#)) is removed.

5.71.2 ClearingChannel

XML Tag: ClrChanl

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: ["ClearingChannel2Code" on page 192](#)

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/ClearingChannel](#)) is removed.

5.71.3 ServiceLevel

XML Tag: SvcLvl

Presence: [0..1]

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

The **SvcLvl** block contains the following elements (see datatype ["ServiceLevel8Choice" on page 148](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		148
	Proprietary	<Prtry>	Or}	[1..1]		148

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/ServiceLevel](#)) is removed.

5.71.4 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](#)" on page 88 for details)

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

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

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument](#)) is removed.

5.71.5 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 214

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/SequenceType](#)) is removed.

5.71.6 CategoryPurpose

XML Tag: CtgPurp

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 **CtgPurp** block contains the following elements (see datatype "[CategoryPurpose1Choice 1](#)" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	🚫	35
	Proprietary	<Prtry>	Or}	[1..1]	⚠	35

Usage Guideline details

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/CategoryPurpose

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

- on pacs.004.001.06/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/CategoryPurpose

– CPA_CategoryPurpose_Guideline:

This element must contain the same Transaction Type Code as the original debit or credit transaction

5.72 PersonIdentification5

Definition: Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		135
	Other	<Othr>		[0..*]		135

Used in element(s)

"PrivateIdentification" on page 110, "PrivateIdentification" on page 111

5.72.1 DateAndPlaceOfBirth

XML Tag: DtAndPlcOfBirth

Presence: [0..1]

Definition: Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "DateAndPlaceOfBirth" on page 49 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		49
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		49
	CityOfBirth	<CityOfBirth>		[1..1]		50
	CountryOfBirth	<CtryOfBirth>		[1..1]		50

5.72.2 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 81 for details)

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

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

5.73 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		136
	Proprietary	<Prtry>	Or}	[1..1]		136

Used in element(s)

["SchemeName"](#) on page 81

5.73.1 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 201

5.73.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 209

5.74 PostalAddress6

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		137
	SubDepartment	<SubDept>		[0..1]		137
	StreetName	<StrtNm>		[0..1]		138
	BuildingNumber	<BldgNb>		[0..1]		138
	PostCode	<PstCd>		[0..1]		138
	TownName	<TwnNm>		[0..1]		138
	CountrySubDivision	<CtrySubDvsn>		[0..1]		138
	Country	<Ctry>		[0..1]		138
	AddressLine	<AdrLine>		[0..7]		139

Used in element(s)

["PostalAddress" on page 59](#), ["PostalAddress" on page 30](#), ["PostalAddress" on page 112](#),
["PostalAddress" on page 61](#), ["PostalAddress" on page 64](#), ["PostalAddress" on page 114](#),
["PostalAddress" on page 67](#)

5.74.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: ["AddressType2Code" on page 183](#)

5.74.2 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 210](#)

5.74.3 SubDepartment

XML Tag: SubDept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 210](#)

5.74.4 StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 210

5.74.5 BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

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

Datatype: "Max16Text" on page 208

5.74.6 PostCode

XML Tag: PstCd

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 208

5.74.7 TownName

XML Tag: TwnNm

Presence: [0..1]

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

Datatype: "Max35Text" on page 209

5.74.8 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

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

Datatype: "Max35Text" on page 209

5.74.9 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 193

5.74.10 AddressLine

XML Tag: AdrLine

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: ["Max70Text" on page 210](#)

5.75 ReferredDocumentInformation7

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		139
	Number	<Nb>		[0..1]		139
	RelatedDate	<RltdDt>		[0..1]		140
	LineDetails	<LineDtls>		[0..*]		140

Used in element(s)

["ReferredDocumentInformation" on page 163](#)





5.75.1 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 141](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		141
	Issuer	<Issr>		[0..1]		141

5.75.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: ["Max35Text" on page 209](#)

5.75.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: ["ISODate" on page 205](#)

5.75.4 LineDetails

XML Tag: LineDtIs

Presence: [0..*]

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

The **LineDtIs** block contains the following elements (see datatype ["DocumentLineInformation1" on page 54](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		54
	Description	<Desc>		[0..1]		55
	Amount	<Amt>		[0..1]		55

5.76 ReferredDocumentType3Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		140
	Proprietary	<Prtry>	Or}	[1..1]		141

Used in element(s)

["CodeOrProprietary" on page 141](#)

5.76.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: ["DocumentType6Code" on page 194](#)

5.76.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 209](#)

5.77 ReferredDocumentType4

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		141
	Issuer	<Issr>		[0..1]		141

Used in element(s)

["Type" on page 139](#)

5.77.1 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 140](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		140
	Proprietary	<Prtry>	Or}	[1..1]		141

5.77.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: ["Max35Text" on page 209](#)

5.78 RemittanceAmount2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		142
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		142
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		142
	TaxAmount	<TaxAmt>		[0..*]		143
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		143
	RemittedAmount	<RmtdAmt>		[0..1]		143

Used in element(s)

"ReferredDocumentAmount" on page 163

5.78.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 182

5.78.2 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 50 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		51
	Amount	<Amt>		[1..1]		51

5.78.3 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 182](#)

5.78.4 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 169](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		169
	Amount	<Amt>		[1..1]		169

5.78.5 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 52](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		52
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		52
	Reason	<Rsn>		[0..1]		53
	AdditionalInformation	<AddtlInf>		[0..1]		53

5.78.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

5.79 RemittanceAmount3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		144
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		144
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		144
	TaxAmount	<TaxAmt>		[0..*]		145
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		145
	RemittedAmount	<RmtdAmt>		[0..1]		145

Used in element(s)

"Amount" on page 55

5.79.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 182

5.79.2 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 50 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		51
	Amount	<Amt>		[1..1]		51

5.79.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 182

5.79.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype ["TaxAmountAndType1"](#) on page 169 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		169
	Amount	<Amt>		[1..1]		169

5.79.5 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 52 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		52
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		52
	Reason	<Rsn>		[0..1]		53
	AdditionalInformation	<AddtlInf>		[0..1]		53

5.79.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted.

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 182

5.80 RemittanceInformation11

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Unstructured	<Ustrd>		[0..*]		146
	Structured	<Strd>		[0..*]		146

Used in element(s)

"RemittanceInformation" on page 103

5.80.1 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 207

5.80.2 Structured

XML Tag: Strd

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

The **Strd** block contains the following elements (see datatype "[StructuredRemittanceInformation13](#)" on page 162 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		163
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		163
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		164
	Invoicer	<Invcr>		[0..1]		164
	Invoicee	<Invcee>		[0..1]		165
	TaxRemittance	<TaxRmt>		[0..1]		165
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		166
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		167

5.81 ReturnReason5Choice

Definition: Specifies the reason for the return of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		147
	Proprietary	<Prtry>	Or}	[1..1]		147

Used in element(s)

["Reason" on page 117](#)

5.81.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalReturnReason1Code" on page 202](#)

5.81.2 Proprietary

XML Tag: Prtry

Presence: [1..1]



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

Datatype: ["Max35Text" on page 209](#)

5.82 ReturnReason5Choice__1

Definition: Specifies the reason for the return of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		147
	Proprietary	<Prtry>	Or}	[1..1]		148

Used in element(s)

["Reason" on page 119](#)

5.82.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalReturnReason1Code" on page 202](#)

Usage Guideline details

- This element([pacs.004.001.06/TransactionInformation/ReturnReasonInformation/Reason/Code](#)) is removed.

5.82.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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





Datatype: ["CPA_ReturnReasonCodesList" on page 190](#)

Usage Guideline details

- on [pacs.004.001.06/TransactionInformation/ReturnReasonInformation/Reason/Proprietary](#) **Synonym (AFT - Logical Record I/J, Data Element 04):** Transaction Type

5.83 ServiceLevel8Choice

Definition: Specifies the service level of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		148
	Proprietary	<Prtry>	Or}	[1..1]		148

Used in element(s)

["ServiceLevel" on page 133](#)

5.83.1 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 202](#)

5.83.2 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 209

5.84 SettlementInstruction4

Definition: Provides further details on the settlement of the instruction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		151
	SettlementAccount	<SttlmAcct>		[0..1]		151
	ClearingSystem	<ClrSys>		[0..1]		151
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]		152
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]		152
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]		153
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]		153
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]		153
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]		154

Rules

R21 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.

R22 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.

R23 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.

R24 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.

R25 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.

R26 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.

R27 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.

R28 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 101

5.84.1 SettlementMethod

XML Tag: SttlmMtd

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 215

5.84.2 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 "CashAccount24" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

5.84.3 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 37 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		37
	Proprietary	<Prtry>	Or}	[1..1]		37

5.84.4 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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

5.84.5 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 "[CashAccount24](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

5.84.6 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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

5.84.7 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 "[CashAccount24](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

5.84.8 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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

5.84.9 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 "[CashAccount24](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

5.85 SettlementInstruction4__1

Definition: Provides further details on the settlement of the instruction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		158
	SettlementAccount	<SttlmAcct>		[0..1]	🚫	158
	ClearingSystem	<ClrSys>		[0..1]	M ⚠	158
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	🚫	159
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	🚫	160
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	🚫	160
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	🚫	161
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	🚫	161
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	🚫	162

Rules

R36 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/SettlementInformation/ThirdReimbursementAgentRule) is removed.

R37 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/SettlementInformation/Settlement-MethodAgentRule) is removed.

R38 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/SettlementInformation/Settlement-MethodCoverRule) is removed.

R39 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/SettlementInformation/Settlement-MethodCoverAgentRule) is removed.

R40 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/SettlementInformation/Settlement-MethodClearingRule) is removed.

R41 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccountRule) is removed.

R42 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/SettlementInformation/InstructedReimbursementAgentAccountRule) is removed.

R43 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.

Usage Guideline restrictions for this element

- This rule(pacs.004.001.06/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccountRule) is removed.

Used in element(s)

"SettlementInformation" on page 86

5.85.1 SettlementMethod

XML Tag: SttlmMtd

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 215

5.85.2 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 "CashAccount24" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/SettlementInformation/SettlementAccount) is removed.

5.85.3 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 1](#)" on page 38 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	🚫	38
	Proprietary	<Prtry>	Or}	[1..1]		38

Usage Guideline details

- on **pacs.004.001.06/GroupHeader/SettlementInformation/ClearingSystem**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pacs.004.001.06/GroupHeader/SettlementInformation/ClearingSystem**
 - **CPA_ClearingSystemRule:**

 The code used must be appropriate for the currency of the transaction.
If
 If CurrencyAmount is USD

Then
 Code must be UBE

Else
 CAD is required

5.85.4 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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/SettlementInformation/InstructingReimbursementAgent) is removed.

5.85.5 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 "[CashAccount24](#)" on [page 30](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

Usage Guideline details

- This element(pacs.004.001.06/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccount) is removed.

5.85.6 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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

Usage Guideline details

- This element([pacs.004.001.06/GroupHeader/SettlementInformation/InstructedReimbursementAgent](#)) is removed.

5.85.7 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 "[CashAccount24](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

Usage Guideline details

- This element([pacs.004.001.06/GroupHeader/SettlementInformation/InstructedReimbursementAgentAccount](#)) is removed.

5.85.8 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 "[BranchAndFinancialInstitutionIdentification5](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		24
	BranchIdentification	<BrnchId>		[0..1]		24

Usage Guideline details

- This element([pacs.004.001.06/GroupHeader/SettlementInformation/ThirdReimbursementAgent](#)) is removed.

5.85.9 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 "[CashAccount24](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]		31
	Currency	<Ccy>		[0..1]		31
	Name	<Nm>		[0..1]		32

Usage Guideline details

- This element([pacs.004.001.06/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccount](#)) is removed.

5.86 StructuredRemittanceInformation13

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		163
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		163
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		164
	Invoicer	<Invcr>		[0..1]		164
	Invoicee	<Invcee>		[0..1]		165
	TaxRemittance	<TaxRmt>		[0..1]		165
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		166
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		167

Used in element(s)

"Structured" on page 146

5.86.1 ReferredDocumentInformation

XML Tag: RfrdDocInf

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

The **RfrdDocInf** block contains the following elements (see datatype "[ReferredDocumentInformation7](#)" on page 139 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		139
	Number	<Nb>		[0..1]		139
	RelatedDate	<RltdDt>		[0..1]		140
	LineDetails	<LineDtls>		[0..*]		140

5.86.2 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 142](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		142
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		142
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		142
	TaxAmount	<TaxAmt>		[0..*]		143
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		143
	RemittedAmount	<RmtdAmt>		[0..1]		143

5.86.3 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 46](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		47
	Reference	<Ref>		[0..1]		47

5.86.4 Invoicer

XML Tag: Invcr

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

The **Invcr** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

5.86.5 Invoicee

XML Tag: Invcee

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

The **Invcee** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		112
	PostalAddress	<PstlAdr>		[0..1]		112
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		113
	ContactDetails	<CtctDtls>		[0..1]		113

5.86.6 TaxRemittance

XML Tag: TaxRmt

Presence: [0..1]

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

The **TaxRmt** block contains the following elements (see datatype "[TaxInformation4](#)" on page 171 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		171
	Debtor	<Dbtr>		[0..1]		172
	UltimateDebtor	<UltmtDbtr>		[0..1]		172
	AdministrationZone	<AdmstnZone>		[0..1]		173
	ReferenceNumber	<RefNb>		[0..1]		173
	Method	<Mtd>		[0..1]		173
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		173
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		173
	Date	<Dt>		[0..1]		173
	SequenceNumber	<SeqNb>		[0..1]		173
	Record	<Rcrd>		[0..*]		174

5.86.7 GarnishmentRemittance

XML Tag: GrnshmtRmt

Presence: [0..1]

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

The **GrnshmtRmt** block contains the following elements (see datatype "[Garnishment1](#)" on page 70 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		71
	Garnishee	<Grnshee>		[0..1]		71
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		71
	ReferenceNumber	<RefNb>		[0..1]		72
	Date	<Dt>		[0..1]		72
	RemittedAmount	<RmtdAmt>		[0..1]		72
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrnclnd>		[0..1]		72
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		72

5.86.8 AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: ["Max140Text" on page 207](#)

5.87 SupplementaryData1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		167
	Envelope	<Envlp>		[1..1]		167

Rules

R19 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 14](#), ["SupplementaryData" on page 131](#)

5.87.1 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 208](#)

5.87.2 Envelope

XML Tag: Envlp

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

5.88 TaxAmount1

Definition: Set of elements used to provide information on the tax amount(s) of tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		168
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		168
	TotalAmount	<TtlAmt>		[0..1]		168
	Details	<Dtls>		[0..*]		168

Used in element(s)

"TaxAmount" on page 179

5.88.1 Rate

XML Tag: Rate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: ["PercentageRate" on page 212](#)

5.88.2 TaxableBaseAmount

XML Tag: TaxblBaseAmt

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

5.88.3 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 182](#)

5.88.4 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

The **Dtls** block contains the following elements (see datatype "[TaxRecordDetails1](#)" on page 179 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		180
	Amount	<Amt>		[1..1]		180

5.89 TaxAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		169
	Amount	<Amt>		[1..1]		169

Used in element(s)

"[TaxAmount](#)" on page 143, "[TaxAmount](#)" on page 145

5.89.1 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 170 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		170
	Proprietary	<Prtry>	Or}	[1..1]		170

5.89.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 182

5.90 TaxAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		170
	Proprietary	<Prtry>	Or}	[1..1]		170

Used in element(s)

["Type" on page 169](#)

5.90.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalTaxAmountType1Code" on page 202](#)

5.90.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 209](#)

5.91 TaxAuthorisation1

Definition: Details of the authorised tax paying party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		170
	Name	<Nm>		[0..1]		171

Used in element(s)

["Authorisation" on page 176](#)

5.91.1 Title

XML Tag: Titl

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: ["Max35Text" on page 209](#)

5.91.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: ["Max140Text" on page 207](#)

5.92 TaxInformation4

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		171
	Debtor	<Dbtr>		[0..1]		172
	UltimateDebtor	<UltmtDbtr>		[0..1]		172
	AdministrationZone	<AdmstnZone>		[0..1]		173
	ReferenceNumber	<RefNb>		[0..1]		173
	Method	<Mtd>		[0..1]		173
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		173
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		173
	Date	<Dt>		[0..1]		173
	SequenceNumber	<SeqNb>		[0..1]		173
	Record	<Rcrd>		[0..*]		174

Used in element(s)

["TaxRemittance" on page 165](#)

5.92.1 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 174 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		174
	RegistrationIdentification	<RegnId>		[0..1]		175
	TaxType	<TaxTp>		[0..1]		175

5.92.2 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 175 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		175
	RegistrationIdentification	<RegnId>		[0..1]		175
	TaxType	<TaxTp>		[0..1]		176
	Authorisation	<Authstn>		[0..1]		176

5.92.3 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 175 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		175
	RegistrationIdentification	<RegnId>		[0..1]		175
	TaxType	<TaxTp>		[0..1]		176
	Authorisation	<Authstn>		[0..1]		176

5.92.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text" on page 209](#)

5.92.5 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text" on page 207](#)

5.92.6 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 209](#)

5.92.7 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

5.92.8 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

5.92.9 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ["ISODate" on page 205](#)

5.92.10 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 211

5.92.11 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.


The **Rcrd** block contains the following elements (see datatype "TaxRecord1" on page 177 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		178
	Category	<Ctgy>		[0..1]		178
	CategoryDetails	<CtgyDtls>		[0..1]		178
	DebtorStatus	<DbtrSts>		[0..1]		178
	CertificateIdentification	<CertId>		[0..1]		178
	FormsCode	<FrmsCd>		[0..1]		178
	Period	<Prd>		[0..1]		179
	TaxAmount	<TaxAmt>		[0..1]		179
	AdditionalInformation	<AddtlInf>		[0..1]		179

5.93 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		174
	RegistrationIdentification	<RegnId>		[0..1]		175
	TaxType	<TaxTp>		[0..1]		175

Used in element(s)

"Creditor" on page 171

5.93.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: ["Max35Text" on page 209](#)

5.93.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 209](#)

5.93.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 209](#)

5.94 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		175
	RegistrationIdentification	<RegnId>		[0..1]		175
	TaxType	<TaxTp>		[0..1]		176
	Authorisation	<Authstn>		[0..1]		176

Used in element(s)

["Debtor" on page 172](#), ["UltimateDebtor" on page 172](#)

5.94.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: ["Max35Text" on page 209](#)

5.94.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 209](#)

5.94.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 209](#)

5.94.4 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 170](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		170
	Name	<Nm>		[0..1]		171

5.95 TaxPeriod1

Definition: Period of time details related to the tax payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		176
	Type	<Tp>		[0..1]		177
	FromToDate	<FrToDt>		[0..1]		177

Used in element(s)

["Period" on page 180](#), ["Period" on page 179](#)

5.95.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ["ISODate" on page 205](#)

5.95.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 216

5.95.3 FromToDate

XML Tag: FrToDt

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

The **FrToDt** block contains the following elements (see datatype "DatePeriodDetails" on page 50 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		50
	ToDate	<ToDt>		[1..1]		50

5.96 TaxRecord1

Definition: Set of elements used to define the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		178
	Category	<Ctgy>		[0..1]		178
	CategoryDetails	<CtgyDtls>		[0..1]		178
	DebtorStatus	<DbtrSts>		[0..1]		178
	CertificateIdentification	<CertId>		[0..1]		178
	FormsCode	<FrmsCd>		[0..1]		178
	Period	<Prd>		[0..1]		179
	TaxAmount	<TaxAmt>		[0..1]		179
	AdditionalInformation	<AddtlInf>		[0..1]		179

Used in element(s)

"Record" on page 174

5.96.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 209

5.96.2 Category

XML Tag: CtgY

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 209

5.96.3 CategoryDetails

XML Tag: CtgYDtIs

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 209

5.96.4 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 209

5.96.5 CertificateIdentification

XML Tag: CertId

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 209

5.96.6 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 209

5.96.7 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "[TaxPeriod1](#)" on page 176 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		176
	Type	<Tp>		[0..1]		177
	FromToDate	<FrToDt>		[0..1]		177

5.96.8 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

The **TaxAmt** block contains the following elements (see datatype "[TaxAmount1](#)" on page 168 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		168
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		168
	TotalAmount	<TtlAmt>		[0..1]		168
	Details	<Dtls>		[0..*]		168

5.96.9 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "[Max140Text](#)" on page 207

5.97 TaxRecordDetails1

Definition: Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		180
	Amount	<Amt>		[1..1]		180

Used in element(s)

["Details" on page 168](#)

5.97.1 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod1" on page 176 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		176
	Type	<Tp>		[0..1]		177
	FromToDate	<FrToDt>		[0..1]		177

5.97.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

6 Message Datatypes

Note The following chapter identifies the datatypes that are used in the PaymentReturnV06 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 181

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Rules

R34 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 86

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: Code

Format

pattern	[A-Z]{3,3}
---------	------------

Rules**R35 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 181

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 183

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Rules**R20 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 52, "Amount" on page 180, "Amount" on page 51, "Amount" on page 169, "Amount" on page 57, "Amount" on page 36, "CompensationAmount" on page 128, "CreditNoteAmount" on

[page 142](#), ["CreditNoteAmount" on page 144](#), ["DuePayableAmount" on page 142](#), ["DuePayableAmount" on page 144](#), ["InstructedAmount" on page 22](#), ["InterbankSettlementAmount" on page 98](#), ["OriginalInterbankSettlementAmount" on page 125](#), ["RemittedAmount" on page 143](#), ["RemittedAmount" on page 72](#), ["RemittedAmount" on page 145](#), ["ReturnedInstructedAmount" on page 127](#), ["TaxableBaseAmount" on page 168](#), ["TotalAmount" on page 168](#), ["TotalTaxAmount" on page 173](#), ["TotalTaxableBaseAmount" on page 173](#)

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: Code

Format

pattern [A-Z]{3,3}

Rules

R18 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 31](#), ["Currency" on page 33](#), ["CurrencyOfTransfer" on page 57](#)

Used in attribute(s)

["ActiveOrHistoricCurrencyAndAmount" on page 182](#)

6.5 AddressType2Code

Definition: Specifies the type of address.

Type: Code

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

Code	Name	Definition
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Used in element(s)

"AddressType" on page 137

Restricts

"AddressTypeCode" on page 184

6.6 AddressTypeCode

Definition: Specifies the type of address.

Type: Code

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Is restricted by

"AddressType2Code" on page 183

6.7 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: Code

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

Is restricted by

"CreditDebitCode" on page 193

6.8 AnyBICIdentifier

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

Type: IdentifierSet

Format

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rules**R17 AnyBIC ✓**

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

Error handling:

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

Used in element(s)

"AnyBIC" on page 93, "AnyBIC" on page 94

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: Code

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

Code	Name	Definition
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Used in element(s)

"Code" on page 23

Restricts

"AuthorisationCode" on page 186

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: Code

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Is restricted by

"Authorisation1Code" on page 185

6.11 BICFIIdentifier

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

Type: IdentifierSet

Format

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rules**R15 BICFI ✓**

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

Error handling:

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

Used in element(s)

"BICFI" on page 58, "BICFI" on page 60, "BICFI" on page 63, "BICFI" on page 66

6.12 BaseOneRate

Definition: Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10

Used in element(s)

"ExchangeRate" on page 127

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 85

6.14 CPACountryCode

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Code

Format

length 3

Code	Name	Definition
CAD	CandianDollar	
USD	USDollar	

Used in attribute(s)

"CPA_Amount" on page 188

6.15 CPA_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
CPA_CurrencyCode	Ccy	"CPACountryCode" on page 187

Format

maxInclusive 999999999.99

totalDigits 11

fractionDigits 2

Used in element(s)

"ReturnedInterbankSettlementAmount" on page 126

6.16 CPA_CashClearingSystemCode

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Code

Format

length 3

Code	Name	Definition
ACS	AutomatedClearingSettlementSystem	Used to clear Canadian dollar Direct Deposit, Pre-Authorised Debits and Bill Payment transactions.
UBE	USBulkExchange	Used to clear US dollar Direct Deposit and Pre-Authorised Debit transactions.

Used in element(s)

"Proprietary" on page 38

6.17 CPA_Exact35Text

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

length 35

Used in element(s)

"OriginalTransactionIdentification" on page 125, "ReturnIdentification" on page 123

6.18 CPA_Exact9NumericText

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

length 9

Used in element(s)

"MemberIdentification" on page 43, "MessageIdentification" on page 83

6.19 CPA_Max19Text

Definition: Specifies a character string with a maximum length of 19 characters.

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

length 19

Used in element(s)"OriginalEndToEndIdentification" on page 124

6.20 CPA_ReturnReasonCodesList

Definition: These codes represent the reasons that a Direct Deposits and Pre-Authorized Debits may be returned within the CPA environment. See CPA Standard 007 for more information on return transaction codes.

This datatype has been created by the Publisher of this Usage Guideline.

Type: Code

Format

length 3

Code	Name	Definition
900	CPA_900_Edit_RejectREJ_REV	
901	CPA_901_NSF_DebitOnly_NSF_DSP	
902	CPA_902_AccountNotFound_CNT_ITV	
903	CPA_903_PaymentStopped_Recalled_STP_ARR	
905	CPA_905_AccountClosed_CLS_FER	
907	CPA_907_NoDebitAllowed_NCP_PPC	
908	CPA_908_FundsNotCleared_DebitOnly_FNC_FN	
909	CPA_909_Currency_AccountMismatch_WCU_MDC	
910	CPA_910_Payor_PayeeDeceased_DEC_DEC	
911	CPA_911_AccountFrozen_FZN_BLQ	
912	CPA_915_InvalidIncorrectAccountNo_INA_INV	
914	CPA_914_Incorrect_PayorPayeeName_INP_NOM	
915	CPA_915_NoAgreementExisted_ANP_NOG	
916	CPA_916_NotAccordingtoAgreement_Personal_- NCA_ACP	
917	CPA_917_AgreementRevoked_Personal_ARP_AGP	
918	CPA_918_No_ConfirmationPreNotification_- Personal_PNP_PRP	
919	CPA_919_NotAccordingtoAgreement_Business_- NCE_ACB	
920	CPA_920_AgreementRevoked_Business_ARE_AGB	

Code	Name	Definition
921	CPA_921_NoConfirmationPreNotification_- Business_PNE_PRB	
922	CPA_922_CustomerInitiatedReturn_REC_CIR	

Used in element(s)

["Proprietary" on page 148](#)

6.21 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: Code

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

Used in element(s)

["ChargeBearer" on page 128](#)

Restricts

["ChargeBearerTypeCode" on page 191](#)

6.22 ChargeBearerTypeCode

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: Code

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.

Code	Name	Definition
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 191](#)

6.23 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: Code

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 133](#)

Restricts

["ClearingChannelCode" on page 192](#)

6.24 ClearingChannelCode

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: Code

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.

Code	Name	Definition
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 192](#)

6.25 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: Code

Format

pattern [A-Z]{2,2}

Rules

R14 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 138](#), ["CountryOfBirth" on page 50](#), ["CountryOfResidence" on page 113](#), ["Country-OfResidence" on page 115](#)

6.26 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: Code

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

Used in element(s)

["CreditDebitIndicator" on page 52](#)

Restricts

"AmountDirectionCode" on page 184

6.27 DecimalNumber

Definition: Number of objects represented as a decimal number, eg, 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

Used in element(s)

"ControlSum" on page 85, "CountPerPeriod" on page 70

6.28 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Used in element(s)

"Code" on page 48

Restricts

"DocumentTypeCode" on page 195

6.29 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
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 140

Restricts

"DocumentTypeCode" on page 195

6.30 DocumentTypeCode

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Is restricted by

["DocumentType3Code" on page 194](#), ["DocumentType6Code" on page 194](#)

6.31 Exact3NumericText

Definition: Specifies a numeric string with an exact length of 3 digits.

Type: Text

Format

pattern [0-9]{3}

Used in element(s)

["Proprietary" on page 35](#)

6.32 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 17](#)

6.33 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 34](#)

6.34 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: Code

Format

minLength	1
maxLength	3

Used in element(s)

["Code" on page 37](#), ["Code" on page 38](#)

6.35 ExternalCategoryPurpose1Code

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

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 35](#)

6.36 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	5

Used in element(s)

["Code" on page 37](#)

6.37 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 52](#)

6.38 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 56](#)

6.39 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 58

6.40 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 74

6.41 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	35

Used in element(s)

"Code" on page 88

6.42 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 92](#)

Restricts

["ExternalMandateSetupReasonCode" on page 201](#)

6.43 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: Code

Format

minLength	1
maxLength	4

Is restricted by

["ExternalMandateSetupReason1Code" on page 200](#)

6.44 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 95](#)

6.45 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 136

6.46 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: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 147, "Code" on page 147

6.47 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 148

6.48 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 170](#)

6.49 Frequency6Code

Definition: Specifies the regularity of an event.

Type: Code

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 69](#), ["Type" on page 70](#)

Restricts

["FrequencyCode" on page 203](#)

6.50 FrequencyCode

Definition: Specifies the regularity of an event.

Type: Code

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.
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.
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 203

6.51 IBAN2007Identifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616:2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

Type: IdentifierSet

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rules**R16 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 15](#), ["IBAN" on page 16](#)

6.52 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 49](#), ["Date" on page 72](#), ["Date" on page 173](#), ["DateOfSignature" on page 90](#), ["FinalCollectionDate" on page 91](#), ["FirstCollectionDate" on page 91](#), ["FromDate" on page 50](#), ["InterbankSettlementDate" on page 86](#), ["InterbankSettlementDate" on page 126](#), ["InterbankSettlementDate" on page 99](#), ["OriginalFinalCollectionDate" on page 21](#), ["RelatedDate" on page 54](#), ["RelatedDate" on page 140](#), ["RequestedCollectionDate" on page 100](#), ["RequestedExecutionDate" on page 100](#), ["ToDate" on page 50](#), ["Year" on page 176](#)

6.53 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

Used in element(s)

["CreationDateTime" on page 84](#), ["OriginalCreationDateTime" on page 96](#), ["OriginalCreationDateTime" on page 97](#)

6.54 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

Used in element(s)

"ElectronicSignature" on page 91

6.55 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

Used in element(s)

"AdditionalInformation" on page 118

6.56 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

Used in element(s)

"Identification" on page 80, "MemberIdentification" on page 40

6.57 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
-----------	---

maxLength	128
-----------	-----

Used in element(s)

"Proprietary" on page 23

6.58 Max12Text

Definition: Specifies a character string with a maximum length of 12 characters.

Type: Text

Format

minLength	1
maxLength	12

Used in element(s)

"Identification" on page 76

6.59 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

Used in element(s)

"AdditionalInformation" on page 53, "AdditionalInformation" on page 179, "AdditionalInformation" on page 120, "AdditionalRemittanceInformation" on page 167, "Name" on page 59, "Name" on page 29, "Name" on page 44, "Name" on page 112, "Name" on page 171, "Name" on page 61, "Name" on page 64, "Name" on page 114, "Name" on page 67, "ReferenceNumber" on page 72, "ReferenceNumber" on page 173, "Unstructured" on page 146

6.60 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 85

6.61 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

Used in element(s)

"BuildingNumber" on page 138, "PostCode" on page 138

6.62 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

Used in element(s)

"Description" on page 55, "EmailAddress" on page 46

6.63 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

Used in element(s)

"Identification" on page 75

6.64 Max350Text

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

Type: Text

Format

minLength	1
-----------	---

maxLength 350

Used in element(s)

["PlaceAndName" on page 167](#)

6.65 Max35Text

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

Type: Text

Format

minLength 1
maxLength 35

Used in element(s)

["AdministrationZone" on page 173](#), ["Category" on page 178](#), ["CategoryDetails" on page 178](#), ["CertificateIdentification" on page 178](#), ["CityOfBirth" on page 50](#), ["CountrySubDivision" on page 138](#), ["DebtorStatus" on page 178](#), ["FormsCode" on page 178](#), ["Identification" on page 78](#), ["Identification" on page 29](#), ["Identification" on page 79](#), ["Identification" on page 81](#), ["Issuer" on page 78](#), ["Issuer" on page 75](#), ["Issuer" on page 79](#), ["Issuer" on page 82](#), ["Issuer" on page 49](#), ["Issuer" on page 56](#), ["Issuer" on page 73](#), ["Issuer" on page 141](#), ["Issuer" on page 80](#), ["Issuer" on page 77](#), ["MandatIdentification" on page 90](#), ["MemberIdentification" on page 39](#), ["Method" on page 173](#), ["Number" on page 54](#), ["Number" on page 139](#), ["OriginalClearingSystemReference" on page 125](#), ["OriginalInstructionIdentification" on page 124](#), ["OriginalMandatIdentification" on page 18](#), ["OriginalMessageIdentification" on page 96](#), ["OriginalMessageNameIdentification" on page 96](#), ["OriginalMessageNameIdentification" on page 97](#), ["Other" on page 46](#), ["Proprietary" on page 37](#), ["Proprietary" on page 37](#), ["Proprietary" on page 58](#), ["Proprietary" on page 17](#), ["Proprietary" on page 34](#), ["Proprietary" on page 95](#), ["Proprietary" on page 136](#), ["Proprietary" on page 48](#), ["Proprietary" on page 147](#), ["Proprietary" on page 52](#), ["Proprietary" on page 170](#), ["Proprietary" on page 148](#), ["Proprietary" on page 88](#), ["Proprietary" on page 56](#), ["Proprietary" on page 74](#), ["Proprietary" on page 141](#), ["ProvinceOfBirth" on page 49](#), ["Reference" on page 47](#), ["RegistrationIdentification" on page 175](#), ["RegistrationIdentification" on page 175](#), ["TaxIdentification" on page 174](#), ["TaxIdentification" on page 175](#), ["TaxType" on page 175](#), ["TaxType" on page 176](#), ["Title" on page 170](#), ["TownName" on page 138](#), ["Type" on page 178](#)

6.66 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength 1
maxLength 4

Used in element(s)

["Reason" on page 53](#)

6.67 Max5NumericText

Definition: Specifies a numeric string with a maximum length of 5 digits.

Type: Text

Format

pattern [0-9]{1,5}

Used in element(s)

"MemberIdentification" on page 41

6.68 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength 1
maxLength 70

Used in element(s)

"AddressLine" on page 139, "Department" on page 137, "Name" on page 32, "Name" on page 33, "Proprietary" on page 93, "StreetName" on page 138, "SubDepartment" on page 137

6.69 Max9NumericText

Definition: Specifies a numeric string with a maximum length of 9 digits.

Type: Text

Format

pattern [0-9]{1,9}

Used in element(s)

"OriginalMessageIdentification" on page 97

6.70 NamePrefix1Code

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

Type: Code

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.

Code	Name	Definition
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 44](#)

6.71 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits 18

fractionDigits 0

Used in element(s)

["SequenceNumber" on page 173](#)

6.72 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: Code

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
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 102](#)

Restricts

["PaymentMethodCode" on page 212](#)

6.73 PaymentMethodCode

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: Code

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
CLAS	Classical	Classical method.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
DIRE	Direct	Direct method.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Is restricted by

"PaymentMethod4Code" on page 211

6.74 PercentageRate

Definition: Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10

Used in element(s)

"Rate" on page 168

6.75 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+", and "-" (up to 30 characters).

Type: Text

Format

pattern `\+[0-9]{1,3}-[0-9()+-]{1,30}`

Used in element(s)

["FaxNumber"](#) on page 45, ["MobileNumber"](#) on page 45, ["PhoneNumber"](#) on page 45

6.76 Priority2Code

Definition: Specifies the priority level of an event.

Type: Code

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

Used in element(s)

["InstructionPriority"](#) on page 132

Restricts

["PriorityCode"](#) on page 213

6.77 Priority3Code

Definition: Specifies the priority level of an event.

Type: Code

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible)

Used in element(s)

["SettlementPriority"](#) on page 127

Restricts

["PriorityCode"](#) on page 213

6.78 PriorityCode

Definition: Specifies the priority level of an event.

Type: Code

Code	Name	Definition
HIGH	High	Priority level is high.
LOWW	Low	Priority level is low.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible)

Is restricted by

"Priority2Code" on page 213, "Priority3Code" on page 213

6.79 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: Code

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 134

Restricts

"SequenceTypeCode" on page 214

6.80 SequenceTypeCode

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: Code

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.

Code	Name	Definition
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 214](#)

6.81 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: Code

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment. Usage Guideline restrictions for this code <ul style="list-style-type: none"> • This code(pacs.004.001.06/Group-Header/SettlementInformation/SettlementMethod/CoverMethod) is removed.
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction. Usage Guideline restrictions for this code <ul style="list-style-type: none"> • This code(pacs.004.001.06/Group-Header/SettlementInformation/Set-

Code	Name	Definition
		tlementMethod/InstructedAgent) is removed.
INGA	InstructingAgent	<p>Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.004.001.06/Group-Header/SettlementInformation/SettlementMethod/InstructingAgent) is removed.

Used in element(s)

["SettlementMethod" on page 151](#), ["SettlementMethod" on page 158](#)

Restricts

["SettlementMethodCode" on page 216](#)

6.82 SettlementMethodCode

Definition: Specifies the method used to settle the payment instruction.

Type: Code

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 215](#)

6.83 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: Code

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
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 177

Restricts

"TaxRecordPeriodCode" on page 217

6.84 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: Code

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
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 216

6.85 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 90, "EmployeeTerminationIndicator" on page 72, "FamilyMedicalInsuranceIndicator" on page 72, "GroupReturn" on page 85

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