PAYMENTS CANADA

Version 1.0 / March 2024

Lynx ISO 20022 message guideline companion document for corporate to bank messages

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Disclaimer

The purpose of sharing these guidelines is to provide the industry with guidance for formatting ISO 20022 messages between financial institutions and corporates that aligns with the Lynx ISO 20022 interbank Payments Clearing and Settlement (pacs) messages and global best practices. These guidelines are for information purposes only and Payments Canada accepts no responsibility for any consequence arising from the use of these documents. The documents are subject to change without notice. It is recommended that the corporate consults with their financial institution(s) for their implementation guidelines.

1. Purpose

This document is a companion document to the Lynx ISO 20022 Corporate to Bank Message Guidelines. The development of these guidelines is to provide Lynx participants with the guidance for formatting ISO 20022 messages between FIs and corporates that align with the Lynx ISO 20022 interbank Payments Clearing and Settlement (pacs) messages.

The Lynx ISO 20022 Corporate to Bank Message Guidelines can be read prior to implementing/updating the ISO 20022 corporate to bank messages since there is information included about the message usage in the context of Lynx. This companion document will help explain and provide further details on the decisions made within the message guidelines. If there is a conflict between the Lynx ISO 20022 Corporate to Bank Message Guidelines and the companion document, the Lynx ISO 20022 Corporate to Bank Message Guidelines shall take precedence. The companion document is a living document that will evolve and change with the evolution of ISO 20022 usage for corporate to bank payments globally.

The target audience for this document (and the Lynx ISO 20022 Corporate to Bank Message Guidelines) is broad and includes both Payments Canada members, corporates and the vendor community who will support members and other stakeholders with ISO 20022 implementation in corporate to bank or bank to corporate space. This document will primarily be important for developers and technical managers and staff who are responsible for implementing the new formats in either new or existing applications. It will also be relevant for business and product managers who want to gain an overall understanding of how the messages work and what new content is available. In addition, operational managers will find it useful to understand how the messages are part of the payment flows and what exception processes might need to be enhanced and/or created to ensure a smooth end-to-end experience for their customers.

1.1 Related documentation

The following documents should be reviewed and understood in conjunction with this document:

- Lynx ISO 20022 Corporate to Bank Message Guidelines

- CGI-MP Usage Guidelines (ISO 2019 version)

- CGI-MP WG1 and WG2 User Handbook

The related documents provide necessary information for the usage of ISO 20022 messages in the corporate to bank space. The Lynx ISO 20022 Corporate to Bank Message guidelines, along with this document, are public documents and can be found on the Payments Canada website. The CGI-MP usage guidelines and user handbooks can be found on Swift's MyStandards website.

2. Message guidelines development approach

All message guidelines have been developed in conjunction with the ISO 20022 Message Development Group in Q4 of 2023 with targeted end date in Q1 2024. This group was formed in 2018 and there are 22 organizations participating in the group. It consists of Payments Canada members, including the Bank of Canada, as well as government and corporate stakeholder representatives. It is a cross-system group and each firm may send different experts to the meetings depending on whether we are creating messages for high-value payments (Lynx), real-time payments (RTR) or corporate to bank message guidelines.

An important aspect of the work to create the Lynx ISO 20022 Corporate to Bank Message Guidelines has been the alignment of the corporate to bank messages with both Lynx message specifications and CGI-MP usage guidelines. In order to maximize alignment between the two guidelines, while providing the most options, the approach taken was one of least restrictions. Meaning, outside of the ISO 20022 Standards Release message, there were no restrictions or mandates on components or elements. Comments were added to components and elements to provide guidance when creating any of the messages within this portfolio. The comments consist of recommendations provided by CGI-MP and PMPG, CPMI's Cross-border payments programme, Lynx rules or restrictions and commentary from the ISO 20022 Message Development Group (MDG) discussions on domestic usage. The reason to not restrict was to provide access to all components and elements within the message that may be needed for specific business needs.
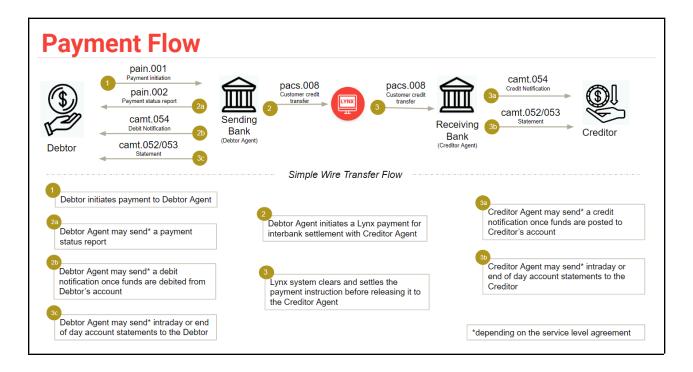
3. Lynx ISO 20022 corporate to bank message guidelines portfolio

Below is the portfolio of ISO 20022 messages that are envisioned for the corporate to bank message guidelines.

ISO 20022 message name	ISO 20022 message identifier	Message function
Payment initiation messages		
Customer credit transfer initiation	pain.001.001.09	Single/multiple credit transfer initiation to request movement of funds
Customer payment status report	pain.002.001.10	Provides the customer with status information on instructions previously sent
Reporting messages		
Bank to customer account report	camt.052.001.08	Provides the customer with the information of the entries reported to the account and/or the balance information on the account
Bank to customer statement	camt.053.001.08	Provides the customer with the information of the entries booked to the account and the balance information on the account at the end of day for the previous day bookings.
Bank to customer debit credit otification	camt.054.001.08	Provides notification/advice once payment is done to inform about the debit/credit entries booked to the account.

3.1 Message flow

The payment flow provided is an example of how the messages can be used between the debtor and the debtor agent and creditor and the creditor agent with the understanding that they are all bilaterally agreed upon.
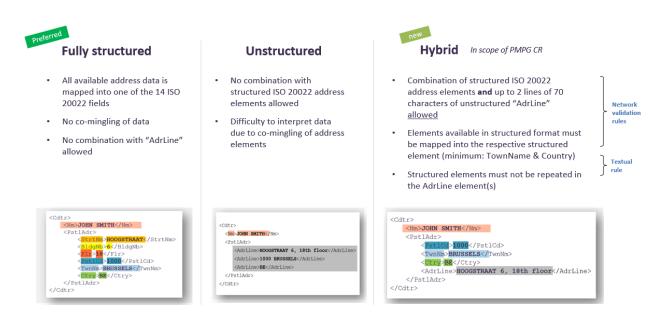
Step	Description
(1) Debtor sets up pain.001 (payment initiation) and sends it to their	Debtor uses pain.001 guidelines to set up their payment initiation message before sending it to their debtor agent.

bank	
(2) The Debtor agent (sending bank) receives pain.001 and processes the payment	The debtor agent will receive the pain.001 and do its internal checks to ensure the transaction is valid. (2a) Once determined they will send a pain.002 payment status report (depending on the service level agreement) to the debtor. This will provide the debtor with information on whether their pain.001 was successful, pending or failed with explanation. If successful, the debtor agent will transform the pain.001 into an outbound pacs.008 message to the creditor agent. (2b) If agreed between the debtor and debtor agent, the debtor agent will send a camt.054 message (debit notification) to the debtor confirming the debit to their account.
(3) The creditor agent processes the pacs.008 and confirms to the creditor	The creditor agent will receive the pacs.008 and do its internal checks to ensure the information is valid. (3a) They will then credit the creditor and if bilaterally agreed upon will send a camt.054 (credit notification) to the creditor confirming that the funds have been credited to their account.
(3b,3c) The creditor agent and debtor agent will send camt.052/053 to their respective client.	Depending on the agreement set between the parties and agents a camt.052 (intraday settlement) and/or camt.053(end of day statement) will be sent out providing transaction details that happened throughout the day.

3.2 Implementation of ISO 20022 for corporate to bank

The following sections provide some highlights on the message specification details that are applicable across the portfolio.

3.2.1 Hybrid postal address (proposed future state approach from PMPG)

Preferred

Fully structured

- All available address data is mapped into one of the 14 ISO 20022 fields
- No co-mingling of data
- No combination with "AdrLine" allowed

```
<Cdtr>
    <Nm>JOHN SMITH</Nm>
    <PstlAdr>
        <StrtNm>HOOGSTRAAT</StrtNm>
        <BldgNb>6</BldgNb>
        <Flr>18</Flr>
        <PstlCd>1000</PstlCd>
        <TwnNm>BRUSSELS</TwnNm>
        <Ctry>BE</Ctry>
    </PstlAdr>
</Cdtr>
```

Unstructured

- No combination with structured ISO 20022 address elements allowed
- Difficulty to interpret data due to co-mingling of address elements

```
<Cdtr>
    <Nm>JOHN SMITH</Nm>
    <PstlAdr>
        <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
        <AdrLine>1000 BRUSSELS</AdrLine>
        <AdrLine>BE</AdrLine>
    </PstlAdr>
</Cdtr>
```

new

Hybrid *In scope of PMPG CR*

- Combination of structured ISO 20022 address elements **and** up to 2 lines of 70 characters of unstructured "AdrLine" allowed
- Elements available in structured format must be mapped into the respective structured element (minimum: TownName & Country)
- Structured elements must not be repeated in the AdrLine element(s)

Network validation rules

Textual rule

```
<Cdtr>
    <Nm>JOHN SMITH</Nm>
    <PstlAdr>
        <PstlCd>1000</PstlCd>
        <TwnNm>BRUSSELS</TwnNm>
        <Ctry>BE</Ctry>
        <AdrLine>HOOGSTRAAT 6, 18th floor</AdrLine>
    </PstlAdr>
</Cdtr>
```

PMPG has proposed a hybrid approach for postal address in CBPR+ messages to allow for both structured and unstructured formats to be used simultaneously upon the end of MT MX coexistence period. Although fully structured will be the preferred method there are some cases where it could not fully capture the address details and in those instances the hybrid approach would be the next best option. This information is provided for awareness purposes only and the changes pertaining to this proposal are not yet reflected in either Lynx ISO 20022 interbank messages or corporate to bank message guidelines.

3.2.2 Contact detail

Contact details have been removed in all parties and agents in the Lynx pacs.008 message and the comments in the Lynx ISO 20022 Corporate to Bank pain.001 reflects that. However, CPMI's report on harmonised data requirements for the use of ISO 20022 messages in cross-border payments has recently suggested that contact details may be present as part of invoicee/invoicer party components in remittance details. Although this is not reflected in the current version of the pain.001 it could be reflected in future versions once it is allowed in the Lynx pacs.008.

3.2.3 Usage of accounts

The way to identify account numbers is consistent across the message portfolio. According to the ISO 20022 standard, the identification in the account component is mandatory with the versions used in this portfolio.

```
Sample component:
<DbtrAcct>
     <Id>
         <Othr>
              <Id>012348976543</Id>
         </Othr>
     </Id>
     <Ccy>CAD</Ccy>
</DbtrAcct>

Element names:
DbtrAcct        - Debtor Account
Id              - Identification
Othr            - Other
Ccy             - Currency
Prxy            - Proxy
Tp              - Type
Cd              - Code
```

In addition to the mandatory Identification in the account component, the proxy component is left optional to use in substitution of the main Identification in account component. Due to the

mandatory usage of account identification, inputting NOTPROVIDED is a work around until such time account identification becomes optional. It has been made optional in the latest version of the pain.001 at the time of creation of this document (2024).

```
Sample component:
<DbtrAcct>
    <Id>
        <Othr>
            <Id>NOTPROVIDED</Id>
        </Othr>
    </Id>
    <Prxy>
        <Tp>
            <Cd>EMAL</Cd>
        </Tp>
        <Id>A.Smith@Acme.ca</Id>
    </Prxy>
</DbtrAcct>

Element names:
DbtrAcct        - Debtor Account
Id              - Identification
Othr            - Other
Prxy            - Proxy
Tp              - Type
Cd              - Code
```

3.2.4 Unique end-to-end transaction reference (UETR)

UETR can be provided by the corporation if bilaterally agreed upon between them and their financial institution. If the corporation provides the UETR as part of the payment initiation message, then it should not be changed and passed along the lifecycle of the payment. If the corporate does not provide a UETR then their financial institution must generate one before sending the pacs.008 message.

3.3 Comparison between the different versions of base pain.001 and pain.002

Comparison between three versions of the base pain.001 and pain.002 as shown below.

ISO 20022 version 2006	ISO 20022 version 2009	ISO 20022 version 2019
pain.001.001.02	pain.001.001.03	pain.001.001.09
pain.002.001.02	pain.002.001.03	pain.002.001.10

Changes between the different base versions of the pain.001

Component / element	pain.001.001.02	pain.001.001.03	pain.001.001.09
Group header			
Batch booking	Located in header	Removed in header and added in payment information	No change from version 3
Grouping	Located in header	Grouping removed in header	No change from version 3
Payment information			
Payment information identification	Optional Component	Made mandatory	No change from version 3
Number of transaction & control sum	Elements do not exist	Both elements added	No change from version 3
Clearing channel	Component added	Component removed	No change from version 3

Category purpose	Code list included as unique elements	Externalized code list used	No change from version 3
Requested execution date	ISODate type only	ISODate type only	ISODate or ISODateTime type allowed
Payment identification	UETR does not exist	UETR does not exist	New sub-element, UETR, added under payment identification component to provide end-to-end reference of a payment message
Supplementary data	Supplementary data does not exist	Supplementary data does not exist	Supplementary data component added for information that cannot be captured in any other specific block.
Parties and agents			
Account	Proxy does not exist	Proxy does not exist	Proxy added to identify debtor and/or creditor account
Identification	Identification codes as individual tags	Identification codes uses external code list	No change from version 3
Postal address	Eight unique components and elements	Added two unique elements: Department Sub department	Added six unique elements: Building name Floor Post box Room Town location name

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			District name

Changes between the different base versions of the pain.002

Component / element	pain.002.001.02	pain.002.001.03	pain.002.001.10
Group header			
Instructing and instructed agent	Located in header	Removed from header	No change from version 3
Original payment information and status			
Original payment information and status	Does not exist	Component added and Transaction Information and Status moved into it	No change from version 3
Transaction information and status	Original UETR element does not exist	Original UETR element does not exist	New element, UETR, added to provide end-to-end reference of a payment message
Tracker data	Component does not exist	Component does not exist	Component added
Supplementary data	Component does not exist	Component does not exist	Component added for information that cannot be captured in any other specific block.
Parties and agents			

Account	Proxy does not exist	Proxy does not exist	Proxy added to identify debtor and/or creditor account
Contact details	Does not exist	Contact details component added	No change from version 3
Postal address	Eight unique components and elements	Added two unique elements: Department Sub department	Added six unique elements: Building name Floor Post box Room Town location name District name

3.4 Preferred usage of payment initiation message (pain.001)

Sending payment messages always involves someone who is paying, someone who is receiving and a reason for the payment. Using ISO 20022 to standardize the way the information is being presented can help alleviate friction during the lifecycle of the payment. What we want to focus on for the pain.001 is the following:

Who paid
Can be important to many parties in the chain such as the agents and the creditor. For the agents it will be important to know if there are multiple parties involved and who they should be debiting. Knowing who the debtor is can be important to the creditor as well because they can receive hundreds to thousands of payments in a day. Using the proper identifier can be more important than a name as names can have a lot of different variations. Suggestion would be to use an Identifier that is specific to who the debtor is that cannot be misinterpreted for someone else.

Who received
In a direct payment to the beneficiary it is pretty straightforward who the receiving party is and would suggest to follow the Lynx pacs.008 Market Practice document to identify the creditor agent or creditor. When dealing with multiple parties, PMPG has released a market practice

guideline outlying the best approach when dealing with ultimate parties which can be found on their page on Swift's website.

For what

Using unstructured remittance data has been the practice for many years but in order to truly benefit from using ISO 20022 features, using structured remittance information would be optimal. Using these structured components and elements can be beneficial to isolate invoice numbers and provide a description of each individual invoice.

3.5 Sample use cases

See below for sample use cases and some of the components and elements that it would impact. In Appendix 2 you can find sample messages of pain.001 and pain.002.

1. Company XYZ receives invoices from one of their subsidiaries, Outlet Company, to pay out to multiple suppliers at the end of December. Company XYZ holds an account with AAA Bank, Toronto and instructs its bank to execute the payments of the invoices it received.

```
<Dbtr>
 <Nm>Company XYZ</Nm>
  <PstlAdr>
       <StrtNm>Main Street</StrtNm>
       <BldgNb>200</BldgNb>
       <PstCd>M1V 1M4</PstCd>
       <TwnNm>Toronto</TwnNm>
       <Ctry>CA</Ctry>
  </PstlAdr>
</Dbtr>
```

```
<UltmtDbtr>
 <Nm>Outlet Company</Nm>
  <PstlAdr>
       <StrtNm>John Street</StrtNm>
       <BldgNb>40</BldgNb>
       <PstCd>L8L 0A9</PstCd>
       <TwnNm>Hamilton</TwnNm>
       <Ctry>CA</Ctry>
  </PstlAdr>
</UltmtDbtr>
```

2. One of the invoices they need to pay is for multiple goods and they used structured remittance information to provide this information.

```
<RmtInf>
 <Strd>
  <RfrdDocInf>
       <Tp>
          <CdOrPrtry>
           <Cd>CINV</Cd>
          </CdOrPrtry>
       </Tp>
       <Nb>14123</Nb>
```

```
    </RfrdDocInf>
  <AddtlRmtInf>
        For purchase of card protectors
        Size 2x3,3x5,4x5
        For Purchase of binder sleeves
  </AddtlRmtInf>
 </Strd>
</RmtInf>
```

The information provided in the structured remittance information component will flow end to end from the initial pain.001 to a pacs.008 to camt.05x reporting message as is.

3. One of the invoices they have to pay, the company is in the United States and is expecting USD and Company XYZ only has a CAD$ account and is relying on their agent to do the exchange for them.

```
<Amt>
 <InstdAmt Ccy="USD">2000.00</InstdAmt>
</Amt>
 <XchgRateInf>
  <UnitCcy>CAD</UnitCcy>
  <XchgRate>1.35</XchgRate>
  <RateTp>AGRD</RateTp>
 </XchgRateInf>
```

4. The USD payment needed to include the purpose of payment as well as a regulatory reporting to provide the details of the payment.

```
<Purp>
 <Cd>GDDS</Cd>
</Purp>
```

```
<RgltryRptg>
  <DbtCdtRptgInd>CRED</DbtCdtRptgInd>
  <Authrty>
    <Ctry>US</Ctry>
  </Authrty>
  <Dtls>
    <Tp>PURP</Tp>
    <Cd>E01</Cd>
    <Inf>Shipped directly from a US company</Inf>
  </Dtls>
</RgltryRptg>
```

5. If one of the invoices were to pay for a salary of work done it would be represented with category purpose element

```
<PmtId>
  <InstrId>XYZSAL12346</InstrId>
  <EndToEndId>XYZ202312060002</EndToEndId>
</PmtId>
<PmtTpInf>
  <CtgyPurp>
    <Cd>SALA</Cd>
  </CtgyPurp>
</PmtTpInf>
```

6. When AAA Bank receives the pain.001 from Company XYZ they send back a pain.002 response which had a partial failure on the transaction level which is highlighted in red in sample use case 3.

```
<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>10071</OrgnlPmtInfId>
  <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
  <PmtInfSts>PART</PmtInfSts>
```

```
<TxInfAndSts>
  <OrgnlInstrId>XYZINV12347</OrgnlInstrId>
  <OrgnlEndToEndId>XYZ202312060003</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
      <Rsn>
        <Cd>AC09</Cd>
      </Rsn>
      <AddtlInf>Incorrect Currency</AddtlInf>
  </StsRsnInf>
</TxInfAndSts>
```

7. If XYZ Company has registered an LEI for themselves to help identify their organization they could use it in the debtor component.

```
<Dbtr>
  <Nm>XYZ Outlet</Nm>
  <PstlAdr>
    <StrtNm>John Street</StrtNm>
    <BldgNb>40</BldgNb>
    <TwnNm>Hamilton</TwnNm>
    <Ctry>CA</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
        <LEI>27483928573859184728</LEI>
    </OrgId>
  </Id>
</Dbtr>
```

8. If XYZ Company knows the LEI for the creditor they should provide that as well to help the straight through processing of the message. This will help the creditor agent with their validation process when matching their client name against their account number.

```
<Cdtr>
  <Nm>Wizards of the Coast</Nm>
  <PstlAdr>
    <StrtNm>Magic Road</StrtNm>
    <BldgNb>1</BldgNb>
    <PstCd>N1G 4Y2</PstCd>
    <TwnNm>Guelph</TwnNm>
    <CtrySubDvsn>ON</CtrySubDvsn>
    <Ctry>CA</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
        <LEI>28473839285748193846</LEI>
    </OrgId>
  </Id>
</Cdtr>
```

9. If XYZ Company was a global company and had registered for a corporate BIC code to identify themselves when processing payments they could use Any BIC in the debtor component.

```
<Dbtr>
  <Nm>XYZ Outlet</Nm>
  <PstlAdr>
    <StrtNm>John Street</StrtNm>
    <BldgNb>40</BldgNb>
    <PstCd>L8L 0A9</PstCd>
    <TwnNm>Toronto</TwnNm>
    <Ctry>CA</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
        <AnyBIC>XYZCCATO</AnyBIC>
    </OrgId>
  </Id>
</Dbtr>
```

10. If XYZ Company was sending a payment to a company in Sweden and that company provided them an IBAN to use they will fill it out in the CdtrAcct component.

```
<Cdtr>
  <Nm>Swedish Company</Nm>
  <PstlAdr>
    <StrtNm>Magasinsgatan</StrtNm>
    <BldgNb>17</BldgNb>
    <PstCd>903 27</PstCd>
    <TwnNm>Umea</TwnNm>
    <Ctry>SE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SE7280000810340009783242</IBAN>
  </Id>
</CdtrAcct>
```

Appendix 1 - Definition of terms/glossary

Acronym/term	Definition
PMPG	The Payments Market Practice Group (PMPG) is an independent advisory group to SWIFT that brings together payment subject matter experts from banks in Asia-Pacific, EMEA and North America, and acts as a forum to drive better market practices that, together with correct use of standards, will help in achieving full straight-through-processing (STP) and improved customer service
CPMI	The Committee on Payments and Market Infrastructures (CPMI) is an international standard setter that promotes, monitors, and makes recommendations about the safety and efficiency of payment, clearing, settlement and related arrangements, thereby supporting financial stability and the wider economy.
CBPR+	Cross Border Payments and Reporting plus (CBPR) - a market practice working group formed by SWIFT made up of international payments experts from large global banks representing 17+ countries whose mission is to formulate global market practice and implementation guidelines for the migration to ISO 20022. The specifications developed by the CBPR+ group are aligned with the Payments Market Practice Group (PMPG) High-Value Payment System Plus (HVPS+) and with SLAs and market practice for SWIFT gpi, ensuring the consistency of data for payments that include one or more high value payment systems in their end-to-end processing.
ISO 20022	The universal financial industry message scheme is the platform, managed under the auspices of ISO (the International Organization for Standardization), to develop all financial messages. It is a "recipe" to develop message

	standards. The main ingredients of this recipe are a development methodology, a registration process and a central repository. This flexible framework allows communities of users and message development organizations to define message sets according to an internationally agreed approach using internationally agreed business semantics and, whenever desirable, to migrate to the use of a common XML or ASN.1-based syntax.

Appendix 2 - Sample messages

Pain.001 message sample

```
<CstmrCdtTrfInitn>
        <GrpHdr>
                <MsgId>MSGID123456789</MsgId>
                <CreDtTm>2023-12-13T09:30:47Z</CreDtTm>
                <NbOfTxs>3</NbOfTxs>
                <CtrlSum>12000</CtrlSum>
                <InitgPty>
                        <Nm>Company XYZ</Nm>
                        <PstlAdr>
                                <StrtNm>Main Street</StrtNm>
                                <BldgNb>200</BldgNb>
                                <PstCd>M1V 1M4</PstCd>
                                <TwnNm>Toronto</TwnNm>
                                <Ctry>CA</Ctry>
                        </PstlAdr>
                </InitgPty>
        </GrpHdr>
        <PmtInf>
                <PmtInfId>10071</PmtInfId>
                <PmtMtd>TRF</PmtMtd>
                <ReqdExctnDt>
                        <Dt>2023-12-22</Dt>
                </ReqdExctnDt>
                <Dbtr>
```

```
                    <Nm>Company XYZ</Nm>
                    <PstlAdr>
                            <StrtNm>Main Street</StrtNm>
                            <BldgNb>200</BldgNb>
                            <PstCd>M1V 1M4</PstCd>
                            <TwnNm>Toronto</TwnNm>
                            <Ctry>CA</Ctry>
                    </PstlAdr>
            </Dbtr>
            <DbtrAcct>
                    <Id>
                            <Othr>
                                    <Id>00125574999</Id>
                                    <SchmeNm>
                                            <Cd>BBAN</Cd>
                                    </SchmeNm>
                            </Othr>
                    </Id>
                    <Ccy>CAD</Ccy>
            </DbtrAcct>
            <DbtrAgt>
                    <FinInstnId>
                            <BICFI>AAAACATTXXX</BICFI>
                    </FinInstnId>
            </DbtrAgt>
            <CdtTrfTxInf>
                    <PmtId>
                            <InstrId>XYZINV12345</InstrId>
                            <EndToEndId>501984785</EndToEndId>
                    </PmtId>
                    <Amt>
                            <InstdAmt Ccy="CAD">4000.00</InstdAmt>
                    </Amt>
                    <CdtrAgt>
                            <FinInstnId>
                                    <BICFI>BBBBCATTXXX</BICFI>
                            </FinInstnId>
                    </CdtrAgt>
                    <Cdtr>
                            <Nm>Wizards of the Coast</Nm>
```

```xml
<PstlAdr>
        <StrtNm>Magic Road</StrtNm>
        <BldgNb>1</BldgNb>
        <Flr>2</Flr>
        <PstCd>N1G 4Y2</PstCd>
        <TwnNm>Guelph</TwnNm>
        <CtrySubDvsn>ON</CtrySubDvsn>
        <Ctry>CA</Ctry>
</PstlAdr>
<Id>
        <OrgId>
                <Othr>
                        <Id>9583756</Id>
                </Othr>
        </OrgId>
</Id>
</Cdtr>
<CdtrAcct>
        <Id>
                <Othr>
                        <Id>0999543247</Id>
                </Othr>
        </Id>
</CdtrAcct>
<Purp>
        <Cd>GDDS</Cd>
</Purp>
<RmtInf>
        <Strd>
                <RfrdDocInf>
                        <Tp>
                                <CdOrPrtry>
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Pain.002 partial acceptance of the pain.001

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