



Usage Guideline

CBPRPlus-pain.001.001.09_CustomerCredit-TransferInitiation

CBPRPlus SR2025 (Combined)

This document describes a usage guideline restricting the base message **MX pain.001.001.09**. You can also consult [this information online](#).

Published by Cross Border Payments and Reporting Plus (CBPR+) and generated by [MyStandards](#).

13 December 2024

Table of Contents

Message Functionality	3
1 Restriction summary	4
2 Structure	6
3 ISO 20022 Rules	9
4 Message Building Blocks	10
5 Message Components	20
6 Message Datatypes	196
Legal Notices	245

Message Functionality

This Usage Guideline is based on the pain.001.001.09 message definition. In addition, Cross Border Payments and Reporting Plus (CBPR+) has defined usage of BusinessApplicationHeaderV02 as mandatory. The following section will be dealing with the pain.001.001.09 only.

Overview

Principles:

1A. The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent which acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.

1B. The CustomerCreditTransferInitiation message is also sent by the FI as an initiating party to the Debtor Agent to initiate multi-bank sweeps on behalf of corporate customers.

2. Character Set:

All proprietary and Text fields EXCLUDING Name and Address for all actors and Related Remittance Information and Remittance are limited to the FIN-X-Character set.

All Name and Address for all actors, Related Remittance Information and Remittance Information (structured and unstructured), Email Address where included as part of a proxy element are extended to support the following additional characters:

```
!#$%&*^_ '{|}~";<>@[\\]
```

< is replaced with <

> is replaced with >

For both domestic and international wires, full beneficiary account details are necessary to complete the transaction.

For payments to beneficiaries within Europe and Middle East, IBAN must be provided in the payment instruction.

Collection Description

This is the Cross-Border Payments and Reporting Collection, which forms part of Standards Release November 2025.

It contains the 31 Usage Guidelines that will be live on the network as of November 2025, including 2 new messages (admi.024 - Notification of Correspondence and camt.025 - Receipt).

Outline

The CBPRPlus SR2025 (Combined) / CBPRPlus-pain.001.001.09_CustomerCreditTransferInitiation message is composed of 3 building blocks

a. GroupHeader

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

b. PaymentInformation

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

c. SupplementaryData

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







1 Restriction summary























This Usage Guideline restricts the pain.001.001.09 message. This also includes the BusinessApplicationHeaderV02.

Restriction Type	See page
Removed elements	9, 14, 15, 19, 25, 25, 25, 25, 27, 28, 28, 28, 29, 29, 30, 30, 30, 31, 31, 31, 36, 36, 46, 46, 46, 46, 46, 46, 46, 47, 47, 47, 51, 51, 52, 52, 52, 53, 69, 92, 92, 92, 92, 92, 94, 95, 95, 97, 97, 97, 97, 98, 98, 98, 98, 99, 99, 99, 99, 105, 106, 111, 117, 117, 118, 118, 118, 118, 119, 121, 121, 121, 121, 122, 122, 122, 122, 124, 124, 124, 124, 126, 126, 126, 126, 129, 129, 129, 130, 130, 130, 130, 131, 131, 131, 131, 131, 131, 131, 131, 131, 132, 132, 132, 138, 138, 138, 150, 151, 151, 151, 151, 151, 151, 151, 151, 151, 152, 152, 152, 152, 152, 152, 152, 152, 152, 152, 204, 204, 207, 207, 235
Make mandatory	13, 48, 48, 48, 48, 48, 48, 49, 49, 49, 49, 63, 93, 96, 96, 96, 97, 109, 133, 154, 154, 154, 154, 154, 154, 154, 154, 155, 155, 155, 155, 155, 155, 155, 156
Reduce Multiplicity	16, 18, 65, 118, 118, 118, 118, 118, 118, 118, 118, 118, 118, 145, 146, 146, 148, 148, 148, 148, 149, 149, 149, 149, 149, 149, 156, 156, 156, 156, 156, 156, 156, 157, 157, 157, 157, 157, 157, 157, 157, 157, 157, 170
Ignore	n.a.
Text rules	10, 12, 12, 13, 13, 14, 16, 32, 33, 34, 34, 35, 38, 40, 40, 41, 42, 42, 43, 44, 46, 57, 58, 59, 64, 64, 66, 66, 70, 71, 72, 84, 84, 84, 84, 84, 85, 85, 85, 85, 85, 86, 86, 86, 86, 86, 87, 87, 87, 88, 88, 110, 110, 112, 114, 115, 124, 124, 124, 124, 124, 124, 124, 125, 125, 125, 126, 126, 126, 126, 127, 127, 127, 127, 127, 127, 129, 130, 130, 130, 132, 139, 142, 143, 146, 146, 157, 170, 235
Conditional rules	65, 65
Formal rules	18, 88, 88, 88, 89, 89, 89, 89, 90, 90, 90, 90, 91, 91, 91, 91, 127, 128, 128, 128, 128, 128
Fixed values	111
Truncates	n.a.


Restriction Type	See page
Comments	11, 11, 25, 32, 33, 57, 67, 70, 112, 132, 137, 140, 156, 156, 161, 178
Annotations	n.a.
Changed datatypes	13, 14, 15, 35, 50, 50, 50, 50, 94, 110
Extensions	n.a.
Synonyms	n.a.

2 Structure

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	<i>BusinessApplicationHeaderV02</i>	<AppHdr>		[1..1]		
	CharacterSet	<CharSet>		[0..1]		10
	From	<Fr>		[1..1]		10
	OrganisationIdentification	<OrgId>	{Or	[1..1]		122
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		122
	To	<To>		[1..1]		11
	OrganisationIdentification	<OrgId>	{Or	[1..1]		122
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		122
	BusinessMessageIdentifier	<BizMsgIdr>		[1..1]		11
	MessageDefinitionIdentifier	<MsgDefIdr>		[1..1]		12
	BusinessService	<BizSvc>		[0..1]	 	12
	MarketPractice	<MktPrctc>		[0..1]		13
	Registry	<Regy>		[1..1]		113
	Identification	<Id>		[1..1]		113
	CreationDate	<CreDt>		[1..1]		14
	BusinessProcessingDate	<BizPrctgDt>		[0..1]		14
	CopyDuplicate	<CpyDplct>		[0..1]		14
	PossibleDuplicate	<PssblDplct>		[0..1]		15
	Priority	<Prty>		[0..1]		15
	Signature	<Sgntr>		[0..1]		15
	Related	<Rltd>		[0..*]	 R[0..1]	16
	CharacterSet	<CharSet>		[0..1]		32
	From	<Fr>		[1..1]		32
	To	<To>		[1..1]		33
	BusinessMessageIdentifier	<BizMsgIdr>		[1..1]		33
	MessageDefinitionIdentifier	<MsgDefIdr>		[1..1]		34
	BusinessService	<BizSvc>		[0..1]		34
	CreationDate	<CreDt>		[1..1]		35

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CopyDuplicate	<CpyDplct>		[0..1]		35
	PossibleDuplicate	<PssblDplct>		[0..1]	!⊘	35
	Priority	<Prty>		[0..1]		36
	Signature	<Sgntr>		[0..1]	!⊘	36
	<i>CustomerCreditTransferInitiationV09</i>	<CstmrCdtTrflnit>		[1..1]		
2.4.1	GroupHeader	<GrpHdr>		[1..1]		17
6.1.12.5.1	MessageIdentification	<Msgld>		[1..1]	!⚠	109
6.1.12.5.2	CreationDateTime	<CreDtTm>		[1..1]	!⚠	110
6.1.12.5.3	Authorisation	<Authstn>		[0..2]		110
6.1.12.5.4	NumberOfTransactions	<NbOfTxs>		[1..1]	!⚠	111
6.1.12.5.5	ControlSum	<CtrlSum>		[0..1]	⊘	111
6.1.12.5.6	InitiatingParty	<InitgPty>		[1..1]	!⚠	111
6.1.12.5.7	ForwardingAgent	<FwdgAgt>		[0..1]	!⚠	112
2.4.2	PaymentInformation	<PmtInf>		[1..*]	!⚠ R[1..1]	17
6.1.15.4.1	PaymentInformationIdentification	<PmtInfId>		[1..1]	!⚠	137
6.1.15.4.2	PaymentMethod	<PmtMtd>		[1..1]		138
6.1.15.4.3	BatchBooking	<BtchBookg>		[0..1]	⊘	138
6.1.15.4.4	NumberOfTransactions	<NbOfTxs>		[0..1]	⊘	138
6.1.15.4.5	ControlSum	<CtrlSum>		[0..1]	⊘	138
6.1.15.4.6	PaymentTypeInformation	<PmtTpInf>		[0..1]	!⚠	138
6.1.15.4.7	RequestedExecutionDate	<ReqdExctnDt>		[1..1]		139
6.1.15.4.8	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		139
6.1.15.4.9	Debtor	<Dbtr>		[1..1]	!⚠	140
6.1.15.4.10	DebtorAccount	<DbtrAcct>		[1..1]		140
6.1.15.4.11	DebtorAgent	<DbtrAgt>		[1..1]		141
6.1.15.4.12	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		141
6.1.15.4.13	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		141
6.1.15.4.14	UltimateDebtor	<UltmtDbtr>		[0..1]	!⚠	142
6.1.15.4.15	ChargeBearer	<ChrgBr>		[0..1]	!⚠	142
6.1.15.4.16	ChargesAccount	<ChrgsAcct>		[0..1]		143
6.1.15.4.17	ChargesAccountAgent	<ChrgsAcctAgt>		[0..1]		143

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.4.18	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]	R[1..1]	144
2.4.3	SupplementaryData	<SplmtryData>		[0..*]		18
6.1.12.1.1	PlaceAndName	<PlcAndNm>		[0..1]		179
6.1.12.1.2	Envelope	<Envlp>		[1..1]		179

3 ISO 20022 Rules

R1 **RelatedPresentWhenCopyDupl** ✓

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

If CopyDuplicate is present, then Related MUST be present.

Error handling:

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

R4 **SupplementaryDataRule**

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

Error handling: Undefined

Usage Guideline restrictions for this element

- **This rule(pain.001.001.09/SupplementaryDataRule) is removed.**

4 Message Building Blocks

Note The following chapter identifies the building blocks of the CBPRPlus SR2025 (Combined) / CBPRPlus-pain.001.001.09_CustomerCreditTransferInitiation message definition.

4.1 Header Building Blocks

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

4.1.1 CharacterSet

XML Tag: CharSet

Presence: [0..1]

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

Datatype: ["UnicodeChartsCode" on page 243](#)

Usage Guideline details

- on pain.001.001.09/.header/CharacterSet
 - **CBPR_Character_Set_Usage_TextualRule:**

For further description on the usage of the field, pls refer to the CBPR Plus UHB.

4.1.2 From

XML Tag: Fr

Presence: [1..1]



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

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

The **Fr** block contains the following elements (see datatype ["Party44Choice 1" on page 121](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]	⊘	122
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		122

 ,  >> Note as not all **Fr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on **pain.001.001.09/header/From**

Comment:

Usage Rule:

1. When exchanged on SWIFT, "From" must contain either a BIC8 or a BIC11
2. Additional Information may be used optionally
3. If there is an inconsistency, the BIC will take precedence.

4.1.3 To







XML Tag: To


Presence: [1..1]



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

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

The **To** block contains the following elements (see datatype "Party44Choice 1" on page 121 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		122
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		122

 ,  >> Note as not all **To** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on **pain.001.001.09/header/To**

Comment:

Usage Rule:

1. When exchanged on SWIFT, "To" must contain either a BIC8 or a BIC11
2. Additional Information may be used optionally
3. If there is an inconsistency, the BIC will take precedence.

4.1.4 BusinessMessageIdentifier

XML Tag: BizMsgIdr

Presence: [1..1]

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

Datatype: ["Max35Text" on page 232](#)

Usage Guideline details

- on `pain.001.001.09/header/BusinessMessageIdentifier`

- **CBPR_Business_Message_Identifier_TextualRule:**

The Business Message Identifier is the unique identifier of the Business Message instance that is being transported with this header, as defined by the sending application or system.

Must contain the Message Identification element from the Group Header of the underlying message, where available (as is typically the case with pacs, pain, and camt messages, for example). If Message Identification is not available in the underlying message, then this field must contain the unique identifier of the Business Message instance.

4.1.5 MessageDefinitionIdentifier

XML Tag: `MsgDefldr`

Presence: [1..1]

Definition: Contains the MessageIdentifier that defines the BusinessMessage.

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

example `camt.001.001.03`.

Datatype: ["Max35Text" on page 232](#)

Usage Guideline details

- on `pain.001.001.09/header/MessageDefinitionIdentifier`

- **CBPR_Message_Definition_Identifier_TextualRule:**

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

4.1.6 BusinessService

XML Tag: `BizSvc`

Presence: [0..1]

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

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

Example: E&I.

Datatype: ["UsagIdentifierPatternText" on page 243](#)

Usage Guideline details

- on `pain.001.001.09/header/BusinessService`

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

- on `pain.001.001.09/header/BusinessService`

Type changed to: [UsagIdentifierPatternText on page 243](#)

- on `pain.001.001.09/header/BusinessService`

– **CBPR_Business_Service_TextualRule:**

This field may be used by SWIFT to support differentiated processing on SWIFT-administered services such as FINplus. For a description of reserved values, please refer to the Service Description for your service.

To support differentiated processing on CBRPlus, for example, SWIFT reserves a set of values that conform to a specific format. Examples include: `swift.cbprplus.cov.01`, `swift.cbprplus.core.01`, and `swift.cbprplus.stp.01`.

A user-specific value may be used, but please contact your Service Administrator before doing so to ensure alignment with general practice on your service.

- on `pain.001.001.09/header/BusinessService`

– **CBPR_Business_Service_Usage_TextualRule:**

The value `"swift.cbprplus.03"` must be used.

4.1.7 MarketPractice

XML Tag: `MktPrctc`

Presence: [0..1]

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

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

The **MktPrctc** block contains the following elements (see datatype ["ImplementationSpecification1" on page 112](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Registry	<Regy>		[1..1]		113
	Identification	<Id>		[1..1]		113

Usage Guideline details

- on **pain.001.001.09/.header/MarketPractice**

- **CBPR_Market_Practice_TextualRule:**

This field may be used by SWIFT on SWIFT-administered services. For a description of reserved values, please refer to the Service Description for your service. Contact your Service Administrator for further clarification, if necessary.

A user-specific value may be used, but please contact your Service Administrator before doing so to ensure alignment with general practice on your service.

4.1.8 CreationDate

XML Tag: CreDt

Presence: [1..1]

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

Datatype: "CBPR_DateTime" on page 202

Usage Guideline details

- on **pain.001.001.09/.header/CreationDate**

Type changed to: CBPR_DateTime on page 202

4.1.9 BusinessProcessingDate

XML Tag: BizPrcgDt

Presence: [0..1]

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

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

Datatype: "ISODatetime" on page 227

Usage Guideline details

- **This element(pain.001.001.09/.header/BusinessProcessingDate) is removed.**

4.1.10 CopyDuplicate

XML Tag: CpyDplct

Presence: [0..1]

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

Datatype: ["CopyDuplicate1Code" on page 209](#)

4.1.11 PossibleDuplicate

XML Tag: PssblDplct

Presence: [0..1]

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

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

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

This will guarantee business idempotent behaviour.

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

Datatype: ["YesNoIndicator" on page 244](#)

4.1.12 Priority

XML Tag: Prty

Presence: [0..1]

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

Datatype: ["Priority2Code" on page 237](#)

Usage Guideline details

- on [pain.001.001.09/header/Priority](#)
Type changed to: [Priority2Code on page 237](#)

4.1.13 Signature

XML Tag: Sgntr

Presence: [0..1]

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

Usage Guideline details

- This element([pain.001.001.09/header/Signature](#)) is removed.

4.1.14 Related







XML Tag: Rltd










Presence: [0..*]



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

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

The **Rltd** block contains the following elements (see datatype "BusinessApplicationHeader5_1" on page 31 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CharacterSet	<CharSet>		[0..1]		32
	From	<Fr>		[1..1]		32
	To	<To>		[1..1]		33
	BusinessMessageIdentifier	<BizMsgIdr>		[1..1]		33
	MessageDefinitionIdentifier	<MsgDefldr>		[1..1]		34
	BusinessService	<BizSvc>		[0..1]		34
	CreationDate	<CreDt>		[1..1]		35
	CopyDuplicate	<CpyDplct>		[0..1]		35
	PossibleDuplicate	<PssblDplct>		[0..1]		35
	Priority	<Prty>		[0..1]		36
	Signature	<Sgntr>		[0..1]		36

 ,  >> Note as not all **Rltd** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on pain.001.001.09/header/Related

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

- on pain.001.001.09/header/Related

- **CBPR_Related_Business_Application_Header_TextualRule:**

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

4.2 Payload Building Blocks

Note The following chapter identifies the building blocks of the CBPRPlus SR2025 (Combined) / CBPRPlus-pain.001.001.09_CustomerCreditTransferInitiation payload definition.

4.2.1 GroupHeader

XML Tag: GrpHdr

Presence: [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "GroupHeader85_1" on page 109 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.5.1	MessageIdentification	<MsgId>		[1..1]	⚠	109
6.1.12.5.2	CreationDateTime	<CreDtTm>		[1..1]	⚠	110
6.1.12.5.3	Authorisation	<Authstn>		[0..2]		110
6.1.12.5.4	NumberOfTransactions	<NbOfTxes>		[1..1]	⚠	111
6.1.12.5.5	ControlSum	<CtrlSum>		[0..1]	⊘	111
6.1.12.5.6	InitiatingParty	<InitgPty>		[1..1]	⚠	111
6.1.12.5.7	ForwardingAgent	<FwdgAgt>		[0..1]	⚠	112

4.2.2 PaymentInformation

XML Tag: PmtInf






Presence: [1..*]

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

The **PmtInf** block contains the following elements (see datatype "PaymentInstruction30" on page 133 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.4.1	PaymentInformationIdentification	<PmtInfId>		[1..1]	⚠	137
6.1.15.4.2	PaymentMethod	<PmtMtd>		[1..1]		138
6.1.15.4.3	BatchBooking	<BtchBookg>		[0..1]	⊘	138
6.1.15.4.4	NumberOfTransactions	<NbOfTxes>		[0..1]	⊘	138

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.4.5	ControlSum	<CtrlSum>		[0..1]		138
6.1.15.4.6	PaymentTypeInfo	<PmtTplnf>		[0..1]		138
6.1.15.4.7	RequestedExecutionDate	<ReqdExctnDt>		[1..1]		139
6.1.15.4.8	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		139
6.1.15.4.9	Debtor	<Dbtr>		[1..1]		140
6.1.15.4.10	DebtorAccount	<DbtrAcct>		[1..1]		140
6.1.15.4.11	DebtorAgent	<DbtrAgt>		[1..1]		141
6.1.15.4.12	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		141
6.1.15.4.13	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		141
6.1.15.4.14	UltimateDebtor	<UltmtDbtr>		[0..1]		142
6.1.15.4.15	ChargeBearer	<ChrgBr>		[0..1]		142
6.1.15.4.16	ChargesAccount	<ChrgsAcct>		[0..1]		143
6.1.15.4.17	ChargesAccountAgent	<ChrgsAcctAgt>		[0..1]		143
6.1.15.4.18	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]	R[1..1]	144

Usage Guideline details

- on pain.001.001.09/PaymentInformation

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

- on pain.001.001.09/PaymentInformation

- CBPR_Remittance_Mutually_Exclusive_FormalRule:

Either Structured or Unstructured Remittance can be present, not both together.
Both may be absent.

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation], the following elements are mutually exclusive: [PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured] , [PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured] and all may be absent

4.2.3 SupplementaryData

XML Tag: SplmtryData

Presence: [0..*]

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

The **SplmtryData** block contains the following elements (see datatype "SupplementaryData1" on page 179 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.1.1	PlaceAndName	<PlcAndNm>		[0..1]		179
6.1.12.1.2	Envelope	<Envlp>		[1..1]		179

Usage Guideline details

- This element(pain.001.001.09/SupplementaryData) is removed.

5 Message Components

Note The following chapter identifies the message components.

5.1 AccountIdentification4Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.2.1.1	IBAN	<IBAN>	{Or	[1..1]		20
6.1.2.1.2	Other	<Othr>	Or}	[1..1]		20

Used in element(s)

"Identification" on page 37

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 227

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 103 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.2.1	Identification	<Id>		[1..1]		104
6.1.1.2.2	SchemeName	<SchmeNm>		[0..1]		104
6.1.1.2.3	Issuer	<Issr>		[0..1]		104

5.2 AccountSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.2.2.1	Code	<Cd>	{Or	[1..1]		21
6.1.1.2.2.2	Proprietary	<Prtry>	Or}	[1..1]		21

Used in element(s)

["SchemeName" on page 104](#)

5.2.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalAccountIdentification1Code" on page 215](#)

5.2.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 232](#)

5.3 AddressType3Choice

Definition: Choice of formats for the type of address.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1.1	Code	<Cd>	{Or	[1..1]		21
6.1.18.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		22

Used in element(s)

["AddressType" on page 151](#)

5.3.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: ["AddressType2Code" on page 197](#)

5.3.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

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

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

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

5.4 AmountType4Choice

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

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

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

Used in element(s)

["Amount" on page 57](#)

5.4.1 InstructedAmount

XML Tag: InstdAmt

Presence: [1..1]

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

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 196](#)

5.4.2 EquivalentAmount

XML Tag: EqvtAmt

Presence: [1..1]

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

The **EqvtAmt** block contains the following elements (see datatype "[EquivalentAmount2](#)" on page 80 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.3.1.2.1	Amount	<Amt>		[1..1]		81
6.1.3.1.2.2	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		81

5.5 Authorisation1Choice

Definition: Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

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

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

Used in element(s)

["Authorisation"](#) on page 110

5.5.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: ["Authorisation1Code"](#) on page 199

5.5.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max128Text"](#) on page 230

5.6 BranchAndFinancialInstitutionIdentification6

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

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

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

Used in element(s)

"ChargesAccountAgent" on page 143, "CreditorAgent" on page 62, "DebtorAgent" on page 141, "IntermediaryAgent1" on page 59, "IntermediaryAgent2" on page 60, "IntermediaryAgent3" on page 61

5.6.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification18](#)" on page 83 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.1	BICFI	<BICFI>		[0..1]	⚠	83
6.1.10.2.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	⚠	84
6.1.10.2.3	LEI	<LEI>		[0..1]		85
6.1.10.2.4	Name	<Nm>		[0..1]	⚠	85
6.1.10.2.5	PostalAddress	<PstlAdr>		[0..1]	⚠	86
6.1.10.2.6	Other	<Othr>		[0..1]	🚫	92

🚫, ⬠, >> Note as not all **FinInstnId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

5.6.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData3](#)" on page 29 for details)

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

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

⊘ , ◇ >> Note as not all **BrnchId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/BranchIdentification](#)) is removed.
- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/BranchIdentification](#)) is removed.
- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/BranchIdentification](#)) is removed.
- This element([pain.001.001.09/PaymentInformation/DebtorAgent/BranchIdentification](#)) is removed.
- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification](#)
Comment:
 Only allowed when Creditor Agent is located in Japan to identify the account that must be credited.

 The information can be disregarded by other agents in the chain and no network validation will be conducted.

5.7 BranchAndFinancialInstitutionIdentification6__1

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

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

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

Used in element(s)

"ForwardingAgent" on page 112

5.7.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification18](#)" on page 92 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.1	BICFI	<BICFI>		[0..1]		93
6.1.10.2.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		93
6.1.10.2.3	LEI	<LEI>		[0..1]		94
6.1.10.2.4	Name	<Nm>		[0..1]		94
6.1.10.2.5	PostalAddress	<PstlAdr>		[0..1]		94
6.1.10.2.6	Other	<Othr>		[0..1]		95

, >> Note as not all **FinInstnId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

5.7.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData3](#)" on page 29 for details)

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

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

Usage Guideline details

- This element([pain.001.001.09/GroupHeader/ForwardingAgent/BranchIdentification](#)) is removed.

5.8 BranchAndFinancialInstitutionIdentification6__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		27
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]	🚫	28

Used in element(s)

"[FinancialInstitutionIdentification](#)" on page 122

5.8.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification18__2](#)" on page 96 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.1	BICFI	<BICFI>		[0..1]	M	96
6.1.10.2.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		97
6.1.10.2.3	LEI	<LEI>		[0..1]		97
6.1.10.2.4	Name	<Nm>		[0..1]	!	97
6.1.10.2.5	PostalAddress	<PstlAdr>		[0..1]	!	98
6.1.10.2.6	Other	<Othr>		[0..1]	!	99

!, **!**, **!** >> Note as not all **FinInstnId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

5.8.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "BranchData3" on page 29 for details)

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

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

Usage Guideline details

- This element(pain.001.001.09/.header/From/FinancialInstitutionIdentification/BranchIdentification) is removed.
- This element(pain.001.001.09/.header/Related/From/FinancialInstitutionIdentification/BranchIdentification) is removed.
- This element(pain.001.001.09/.header/Related/To/FinancialInstitutionIdentification/BranchIdentification) is removed.

- This element([pain.001.001.09/.header/To/FinancialInstitutionIdentification/BranchIdentification](#)) is removed.

5.9 BranchData3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.3.1	Identification	<Id>		[0..1]		29
6.1.10.3.2	LEI	<LEI>		[0..1]	!⊗	29
6.1.10.3.3	Name	<Nm>		[0..1]	!⊗	30
6.1.10.3.4	PostalAddress	<PstlAdr>		[0..1]	!⊗	30

!⊗ , !◇ >> Note as not all **BranchData3** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

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

5.9.1 Identification

XML Tag: Id

Presence: [0..1]

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

Datatype: ["Max35Text"](#) on page 232

5.9.2 LEI

XML Tag: LEI

Presence: [0..1]

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

Datatype: ["LEIIdentifier"](#) on page 229

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification/LEI](#)) is removed.

5.9.3 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 230

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification/Name) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/BranchIdentification/Name) is removed.
- This element(pain.001.001.09/PaymentInformation/DebtorAgent/BranchIdentification/Name) is removed.

5.9.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 150 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]		151
6.1.18.1.2	Department	<Dept>		[0..1]		152
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		152
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		152
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		153
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		153
6.1.18.1.7	Floor	<Flr>		[0..1]		153
6.1.18.1.8	PostBox	<PstBx>		[0..1]		153
6.1.18.1.9	Room	<Room>		[0..1]		153
6.1.18.1.10	PostCode	<PstCd>		[0..1]		153
6.1.18.1.11	TownName	<TwnNm>		[0..1]		154
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		154

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		154
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		155
6.1.18.1.15	Country	<Ctry>		[0..1]		155
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]		156

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification/PostalAddress) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/BranchIdentification/PostalAddress) is removed.
- This element(pain.001.001.09/PaymentInformation/DebtorAgent/BranchIdentification/PostalAddress) is removed.

5.10 BusinessApplicationHeader5__1

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

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CharacterSet	<CharSet>		[0..1]	!⚠	32
	From	<Fr>		[1..1]	!⚠	32
	To	<To>		[1..1]	!⚠	33
	BusinessMessageIdentifier	<BizMsgIdr>		[1..1]	!⚠	33
	MessageDefinitionIdentifier	<MsgDefIdr>		[1..1]	!⚠	34
	BusinessService	<BizSvc>		[0..1]	!⚠	34
	CreationDate	<CreDt>		[1..1]	!⚠	35
	CopyDuplicate	<CpyDplct>		[0..1]		35
	PossibleDuplicate	<PssblDplct>		[0..1]	!⊘	35
	Priority	<Prty>		[0..1]		36
	Signature	<Sgntr>		[0..1]	!⊘	36

Used in element(s)

"Related" on page 16

5.10.1 CharacterSet

XML Tag: CharSet

Presence: [0..1]

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

Datatype: ["UnicodeChartsCode" on page 243](#)

Usage Guideline details

- on [pain.001.001.09/header/Related/CharacterSet](#)

- **CBPR_Character_Set_Usage_TextualRule:**

For further description on the usage of the field, pls refer to the CBPR Plus UHB.

5.10.2 From

XML Tag: Fr

Presence: [1..1]

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

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

The **Fr** block contains the following elements (see datatype ["Party44Choice 1" on page 121](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]	⊘	122
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		122

⊘ , ◇ >> Note as not all **Fr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on [pain.001.001.09/header/Related/From](#)

Comment:

Usage Rule:

1. When exchanged on SWIFT, "From" must contain either a BIC8 or a BIC11
2. Additional Information may be used optionally
3. If there is an inconsistency, the BIC will take precedence.

5.10.3 To

XML Tag: To

Presence: [1..1]

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

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

The **To** block contains the following elements (see datatype "Party44Choice_1" on page 121 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]	⊘	122
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		122

⊘ , ◇ >> Note as not all **To** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on `pain.001.001.09/header/Related/To`

Comment:

Usage Rule:

1. When exchanged on SWIFT, "To" must contain either a BIC8 or a BIC11
2. Additional Information may be used optionally
3. If there is an inconsistency, the BIC will take precedence.

5.10.4 BusinessMessageIdentifier

XML Tag: BizMsgIdr

Presence: [1..1]

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

Datatype: "Max35Text" on page 232

Usage Guideline details

- on `pain.001.001.09/header/Related/BusinessMessageIdentifier`

- `CBPR_Business_Message_Identifier_TextualRule:`

The Business Message Identifier is the unique identifier of the Business Message instance that is being transported with this header, as defined by the sending application or system.

Must contain the Message Identification element from the Group Header of the underlying message, where available (as is typically the case with pacs, pain, and camt messages, for example). If Message Identification is not available in the underlying message, then this field must contain the unique identifier of the Business Message instance.

5.10.5 MessageDefinitionIdentifier

XML Tag: MsgDefldr

Presence: [1..1]

Definition: Contains the MessageIdentifier that defines the BusinessMessage.

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

example camt.001.001.03.

Datatype: ["Max35Text" on page 232](#)

Usage Guideline details

- on [pain.001.001.09/header/Related/MessageDefinitionIdentifier](#)

- **CBPR_Message_Definition_Identifier_TextualRule:**

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

5.10.6 BusinessService

XML Tag: BizSvc

Presence: [0..1]

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

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

Example: E&I.

Datatype: ["Max35Text" on page 232](#)

Usage Guideline details

- on [pain.001.001.09/header/Related/BusinessService](#)

- **CBPR_Business_Service_TextualRule:**

This field may be used by SWIFT to support differentiated processing on SWIFT-administered services such as FINplus. For a description of reserved values, please refer to the Service Description for your service.

To support differentiated processing on CBPRPlus, for example, SWIFT reserves a set of values that conform to a specific format. Examples include: swift.cbprplus.cov.01, swift.cbprplus.core.01, and swift.cbprplus.stp.01.

A user-specific value may be used, but please contact your Service Administrator before doing so to ensure alignment with general practice on your service.

- **on pain.001.001.09/.header/Related/BusinessService**

- **CBPR_Related_BAH_Business_Service_TextualRule:**

If related BAH is present, it should transport the element Business Service.

5.10.7 CreationDate

XML Tag: CreDt

Presence: [1..1]

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

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

Datatype: ["CBPR DateTime" on page 202](#)

Usage Guideline details

- **on pain.001.001.09/.header/Related/CreationDate**

Type changed to: [CBPR DateTime on page 202](#)

5.10.8 CopyDuplicate

XML Tag: CpyDplct

Presence: [0..1]

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

Datatype: ["CopyDuplicate1Code" on page 209](#)

5.10.9 PossibleDuplicate

XML Tag: PssblDplct

Presence: [0..1]

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

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

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

This will guarantee business idempotent behaviour.

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

Datatype: ["YesNoIndicator" on page 244](#)

Usage Guideline details

- This element([pain.001.001.09/.header/Related/PossibleDuplicate](#)) is removed.

5.10.10 Priority

XML Tag: Prty

Presence: [0..1]

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

Datatype: ["BusinessMessagePriorityCode" on page 201](#)

5.10.11 Signature

XML Tag: Sgntr

Presence: [0..1]

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

Usage Guideline details

- This element([pain.001.001.09/.header/Related/Signature](#)) is removed.

5.11 CashAccount38

Definition: Provides the details to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37
6.1.1.4.2	Type	<Tp>		[0..1]		37
6.1.1.4.3	Currency	<Ccy>		[0..1]	⚠	37

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38

Used in element(s)

"ChargesAccount" on page 143, "CreditorAccount" on page 63, "CreditorAgentAccount" on page 62, "DebtorAccount" on page 140, "DebtorAgentAccount" on page 141, "IntermediaryAgent1Account" on page 60, "IntermediaryAgent2Account" on page 61, "IntermediaryAgent3Account" on page 61







5.11.1 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 20 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.2.1.1	IBAN	<IBAN>	{Or	[1..1]		20
6.1.2.1.2	Other	<Othr>	Or}	[1..1]		20







5.11.2 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 38 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.1.1	Code	<Cd>	{Or	[1..1]		39
6.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		39

5.11.3 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 196](#)

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/DebtorAccount/Currency**
 - **CGI_Account_Currency_TextualRule:**

Recommended.

5.11.4 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 233](#)

5.11.5 Proxy

XML Tag: Prxy

Presence: [0..1]

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

The **Prxy** block contains the following elements (see datatype ["ProxyAccountIdentification1" on page 158](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.3.1	Type	<Tp>		[0..1]		158
6.1.1.3.2	Identification	<Id>		[1..1]		158

5.12 CashAccountType2Choice

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.1.1	Code	<Cd>	{Or	[1..1]		39
6.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		39

Used in element(s)

"Type" on page 37

5.12.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 216

5.12.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 232

5.13 CategoryPurpose1Choice

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.4.1	Code	<Cd>	{Or	[1..1]	⚠	39
6.1.16.1.4.2	Proprietary	<Prtry>	Or}	[1..1]		40

Used in element(s)

"CategoryPurpose" on page 147

5.13.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalCategoryPurpose1Code" on page 217](#)

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Code](#)

- **CGI_ISO_Code_TextualRule:**

Unless the country-specifics require a non-ISO code, preference is to provide Code.

- on [pain.001.001.09/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code](#)

- **CGI_ISO_Code_TextualRule:**

Unless the country-specifics require a non-ISO code, preference is to provide Code.

5.13.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: ["Max35Text" on page 232](#)

5.14 Cheque11

Definition: Characteristics of a cheque instruction, such as cheque type or cheque number.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.1	ChequeType	<ChqTp>		[0..1]		41
6.1.5.1.2	ChequeNumber	<ChqNb>		[0..1]	⚠	41
6.1.5.1.3	ChequeFrom	<ChqFr>		[0..1]	⚠	41
6.1.5.1.4	DeliveryMethod	<DlvryMtd>		[0..1]	⚠	42
6.1.5.1.5	DeliverTo	<DlvrTo>		[0..1]	⚠	43
6.1.5.1.6	InstructionPriority	<InstrPrty>		[0..1]		43
6.1.5.1.7	ChequeMaturityDate	<ChqMtrtyDt>		[0..1]	⚠	43
6.1.5.1.8	FormsCode	<FrmsCd>		[0..1]		44
6.1.5.1.9	MemoField	<MemoFld>		[0..2]		44

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.10	RegionalClearingZone	<RgnlClrZone>		[0..1]		44
6.1.5.1.11	PrintLocation	<PrtLctn>		[0..1]		44
6.1.5.1.12	Signature	<Sgntr>		[0..5]		44

Rules

R10 ChequeMaturityDateRule ✓

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or EL-DR.

Error handling:

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

Used in element(s)

"ChequeInstruction" on page 58

5.14.1 ChequeType

XML Tag: ChqTp

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 206

5.14.2 ChequeNumber

XML Tag: ChqNb

Presence: [0..1]

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

Datatype: "Max35Text" on page 232

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/ChequeNumber**
 - **CBPR_Cheque_Number_TextualRule:**

Required only for Customer Cheques

5.14.3 ChequeFrom

XML Tag: ChqFr

Presence: [0..1]

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

The **ChqFr** block contains the following elements (see datatype "[NameAndAddress16](#)" on page 115 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3.1 , 6.1.5.1.5.1 , 6.1.20.3.3.1	Name	<Nm>		[1..1]		115
6.1.5.1.3.2 , 6.1.5.1.5.2 , 6.1.20.3.3.2	Address	<Adr>		[1..1]		115

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom](#)

- **CBPR_Cheque_From_TextualRule:**

Populated only if info different from Debtor/Ultimate Debtor; assumes Ultimate Debtor takes precedence over Debtor if populated.

5.14.4 DeliveryMethod

XML Tag: DlvryMtd

Presence: [0..1]

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

The **DlvryMtd** block contains the following elements (see datatype "[ChequeDeliveryMethod1Choice](#)" on page 45 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.4.1	Code	<Cd>	{Or	[1..1]		45
6.1.5.1.4.2	Proprietary	<Prtry>	Or}	[1..1]		45

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod](#)

- **CBPR_Delivery_Method_TextualRule:**

Populated to advise how cheque/draft is to be delivered.

5.14.5 DeliverTo

XML Tag: DlvrTo

Presence: [0..1]

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

The **DlvrTo** block contains the following elements (see datatype "[NameAndAddress16](#)" on page 115 for details)

🚫 Removed - 🚫 Partial Removed - ⬜ Ignored - ⬜ Partial Ignored - ⚠ Details below -

M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3.1 , 6.1.5.1.5.1 , 6.1.20.3.3.1	Name	<Nm>		[1..1]		115
6.1.5.1.3.2 , 6.1.5.1.5.2 , 6.1.20.3.3.2	Address	<Adr>		[1..1]		115

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliverTo](#)

– **CBPR_Deliver_To_TextualRule:**

Populated only if info different from Creditor/Ultimate Creditor; assumes Ultimate Creditor takes precedence over Creditor if populated.

5.14.6 InstructionPriority

XML Tag: InstrPrty

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Datatype: "[Priority2Code](#)" on page 237

5.14.7 ChequeMaturityDate

XML Tag: ChqMtrtyDt

Presence: [0..1]

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

Datatype: "[ISODate](#)" on page 227

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/ChequeMaturityDate

- **CBPR_Cheque_Maturity_Date_TextualRule:**

If the instrument has a maturity date.

5.14.8 FormsCode

XML Tag: FrmsCd

Presence: [0..1]

Definition: Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

Datatype: "Max35Text" on page 232

5.14.9 MemoField

XML Tag: MemoFld

Presence: [0..2]

Definition: Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

Datatype: "Max35Text" on page 232

5.14.10 RegionalClearingZone

XML Tag: RgnlClrZone

Presence: [0..1]

Definition: Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

Datatype: "Max35Text" on page 232

5.14.11 PrintLocation

XML Tag: PrtLctn

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 232

5.14.12 Signature

XML Tag: Sgntr







Presence: [0..5]

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

Datatype: "Max70Text" on page 233

5.15 ChequeDeliveryMethod1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.4.1	Code	<Cd>	{Or	[1..1]		45
6.1.5.1.4.2	Proprietary	<Prtry>	Or}	[1..1]		45

Used in element(s)

["DeliveryMethod" on page 42](#)

5.15.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ChequeDelivery1Code" on page 205](#)

5.15.2 Proprietary

XML Tag: Prtry







Presence: [1..1]



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

Datatype: ["Max35Text" on page 232](#)

5.16 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.23.1.1	Code	<Cd>	{Or	[1..1]		45
6.1.23.1.2	Proprietary	<Prtry>	Or}	[1..1]		46

Used in element(s)

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

5.16.1 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 217](#)

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code](#)
 - **CBPR_Clearing_System_Id_TextualRule:**

Required if Clearing System Identification is provided.

5.16.2 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 232](#)

Usage Guideline details

- This element([pain.001.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary](#)) is removed.
- This element([pain.001.001.09/.header/Related/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary](#)) is removed.
- This element([pain.001.001.09/.header/Related/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary](#)) is removed.
- This element([pain.001.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary](#)) is removed.
- This element([pain.001.001.09/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary](#)) is removed.
- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary](#)) is removed.
- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary](#)) is removed.

- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary**) is removed.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary**) is removed.
- This element(**pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary**) is removed.

5.17 ClearingSystemMemberIdentification2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.1.1	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	47
6.1.10.1.2	MemberIdentification	<MmblId>		[1..1]		48

Used in element(s)

"ClearingSystemMemberIdentification" on page 93, "ClearingSystemMemberIdentification" on page 84

5.17.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

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

The **ClrSysId** block contains the following elements (see datatype "ClearingSystemIdentification2Choice" on page 45 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.23.1.1	Code	<Cd>	{Or	[1..1]	⚠️	45
6.1.23.1.2	Proprietary	<Prtry>	Or}	[1..1]	🚫	46

🚫 , ⬜ >> Note as not all **ClrSysId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on pain.001.001.09/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.17.2 MemberIdentification

XML Tag: Mmbld







Presence: [1..1]



Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 232

5.18 ClearingSystemMemberIdentification2__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.1.1	ClearingSystemIdentification	<ClrSysId>		[0..1]		49
6.1.10.1.2	MemberIdentification	<Mmbld>		[1..1]		49

Used in element(s)

["ClearingSystemMemberIdentification" on page 97](#)

5.18.1 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 45 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.23.1.1	Code	<Cd>	{Or	[1..1]		45
6.1.23.1.2	Proprietary	<Prtry>	Or}	[1..1]	⊘	46

⊘ , ◇ >> Note as not all **ClrSysId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on pain.001.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/.header/Related/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/.header/Related/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

5.18.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "CBPR_RestrictedFINXMax28Text" on page 203

Usage Guideline details

- on `pain.001.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification`
Type changed to: [CBPR_RestrictedFINXMax28Text on page 203](#)
- on `pain.001.001.09/.header/Related/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification`
Type changed to: [CBPR_RestrictedFINXMax28Text on page 203](#)
- on `pain.001.001.09/.header/Related/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification`
Type changed to: [CBPR_RestrictedFINXMax28Text on page 203](#)
- on `pain.001.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification`
Type changed to: [CBPR_RestrictedFINXMax28Text on page 203](#)

5.19 Contact4

Definition: Specifies the details of the contact person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.1	NamePrefix	<NmPrfx>		[0..1]	⊘	51
6.1.17.2.2	Name	<Nm>		[0..1]		51
6.1.17.2.3	PhoneNumber	<PhneNb>		[0..1]	⊘	51
6.1.17.2.4	MobileNumber	<MobNb>		[0..1]	⊘	51
6.1.17.2.5	FaxNumber	<FaxNb>		[0..1]	⊘	52
6.1.17.2.6	EmailAddress	<EmailAdr>		[0..1]	⊘	52
6.1.17.2.7	EmailPurpose	<EmailPurp>		[0..1]		52
6.1.17.2.8	JobTitle	<JobTitl>		[0..1]		52
6.1.17.2.9	Responsibility	<Rspnsbilty>		[0..1]		52
6.1.17.2.10	Department	<Dept>		[0..1]		53
6.1.17.2.11	Other	<Othr>		[0..*]	⊘	53
6.1.17.2.12	PreferredMethod	<PrefrdMtd>		[0..1]		53

⊘ , ◇ >> Note as not all **Contact4** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

["ContactDetails" on page 130](#)

5.19.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

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

Datatype: ["NamePrefix2Code" on page 233](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/NamePrefix](#)) is removed.

5.19.2 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max140Text" on page 230](#)

5.19.3 PhoneNumber

XML Tag: PhneNb

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 236](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/PhoneNumber](#)) is removed.

5.19.4 MobileNumber

XML Tag: MobNb

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 236](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/MobileNumber](#)) is removed.

5.19.5 FaxNumber

XML Tag: FaxNb

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 236](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/FaxNumber](#)) is removed.

5.19.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

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

Datatype: ["Max2048Text" on page 231](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/EmailAddress](#)) is removed.

5.19.7 EmailPurpose

XML Tag: EmailPurp

Presence: [0..1]

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

Datatype: ["Max35Text" on page 232](#)

5.19.8 JobTitle

XML Tag: JobTitl

Presence: [0..1]

Definition: Title of the function.

Datatype: ["Max35Text" on page 232](#)

5.19.9 Responsibility

XML Tag: Rspnsblty

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: ["Max35Text" on page 232](#)

5.19.10 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 233](#)

5.19.11 Other

XML Tag: Othr

Presence: [0..*]

Definition: Contact details in another form.

The **Othr** block contains the following elements (see datatype ["OtherContact1" on page 119](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.11.1	ChannelType	<ChanITp>		[1..1]		120
6.1.17.2.11.2	Identification	<Id>		[0..1]		120

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails/Other](#)) is removed.

5.19.12 PreferredMethod

XML Tag: PrefrdMtd

Presence: [0..1]









Definition: Preferred method used to reach the contact.

Datatype: ["PreferredContactMethod1Code" on page 236](#)

5.20 CreditTransferTransaction34

Definition: Provide further details specific to the individual transaction(s) included in the message.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.1	PaymentIdentification	<PmtId>		[1..1]		56
6.1.15.6.2	PaymentTypeInfo	<PmtTpInf>		[0..1]		56
6.1.15.6.3	Amount	<Amt>		[1..1]		57
6.1.15.6.4	ExchangeRateInformation	<XchgRateInf>		[0..1]		57
6.1.15.6.5	ChargeBearer	<ChrgBr>		[0..1]		58
6.1.15.6.6	ChequeInstruction	<ChqInstr>		[0..1]		58
6.1.15.6.7	UltimateDebtor	<UltmtDbtr>		[0..1]		59
6.1.15.6.8	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		59
6.1.15.6.9	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]		60
6.1.15.6.10	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		60
6.1.15.6.11	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]		61
6.1.15.6.12	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		61
6.1.15.6.13	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]		61
6.1.15.6.14	CreditorAgent	<CdtrAgt>		[0..1]		62
6.1.15.6.15	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		62
6.1.15.6.16	Creditor	<Cdtr>		[0..1]	M	63
6.1.15.6.17	CreditorAccount	<CdtrAcct>		[0..1]		63
6.1.15.6.18	UltimateCreditor	<UltmtCdtr>		[0..1]		64
6.1.15.6.19	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]	 R[0..2]	65
6.1.15.6.20	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		65
6.1.15.6.21	Purpose	<Purp>		[0..1]		66
6.1.15.6.22	RegulatoryReporting	<RgltryRptg>		[0..10]		66
6.1.15.6.23	Tax	<Tax>		[0..1]		67
6.1.15.6.24	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]		67
6.1.15.6.25	RemittanceInformation	<RmtInf>		[0..1]		68
6.1.15.6.26	SupplementaryData	<SplmtryData>		[0..*]		68

Rules

R11 IntermediaryAgent2Rule ✓

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

Error handling:

– *Error severity: Fatal*

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

R12 IntermediaryAgent3Rule ✓

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Error handling:

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

R13 InstructionForCreditorAgentRule ✓

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

Error handling:

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

R14 IntermediaryAgent1AccountRule ✓

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

Error handling:

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

R15 IntermediaryAgent2AccountRule ✓

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

Error handling:

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

R16 IntermediaryAgent3AccountRule ✓

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

Error handling:

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

Guidelines**1. UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

2. UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

Used in element(s)

"CreditTransferTransactionInformation" on page 144







5.20.1 PaymentIdentification



XML Tag: PmtId

Presence: [1..1]

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

The **PmtId** block contains the following elements (see datatype "PaymentIdentification6" on page 132 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.11.2.1	InstructionIdentification	<InstrId>		[0..1]		132
6.1.11.2.2	EndToEndIdentification	<EndToEndId>		[1..1]		133
6.1.11.2.3	UETR	<UETR>		[0..1]		133







5.20.2 PaymentTypeInfo


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 "PaymentTypeInfo26" on page 145 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.1	InstructionPriority	<InstrPrty>		[0..1]		145
6.1.16.1.2	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	146
6.1.16.1.3	LocalInstrument	<LclInstrm>		[0..1]		146
6.1.16.1.4	CategoryPurpose	<CtgyPurp>		[0..1]		147

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentType-Information**
 - **CBPR_Payment_Type_Information_TextualRul:**

Required on Transaction Level, unless bilaterally determined (bank value added service).
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentType-Information**

Comment:
CBPR+ at the TRX level.

5.20.3 Amount

XML Tag: Amt

Presence: [1..1]

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

The **Amt** block contains the following elements (see datatype "AmountType4Choice" on page 22 for details)

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

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

5.20.4 ExchangeRateInformation

XML Tag: XchgRateInf

Presence: [0..1]

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

The **XchgRateInf** block contains the following elements (see datatype "ExchangeRate1" on page 81 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.4.1	UnitCurrency	<UnitCcy>		[0..1]		82
6.1.15.6.4.2	ExchangeRate	<XchgRate>		[0..1]		82
6.1.15.6.4.3	RateType	<RateTp>		[0..1]		82

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.4.4	ContractIdentification	<CtrctId>		[0..1]		82

5.20.5 ChargeBearer

XML Tag: ChrgBr

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 203

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChargeBearer
 - CBPR_Charge_Bearer_TextualRule:

Should be provided only on Transaction Level.







5.20.6 ChequeInstruction






XML Tag: ChqInstr

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

The **ChqInstr** block contains the following elements (see datatype "Cheque11" on page 40 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.1	ChequeType	<ChqTp>		[0..1]		41
6.1.5.1.2	ChequeNumber	<ChqNb>		[0..1]		41
6.1.5.1.3	ChequeFrom	<ChqFr>		[0..1]		41
6.1.5.1.4	DeliveryMethod	<DivryMtd>		[0..1]		42
6.1.5.1.5	DeliverTo	<DlvrTo>		[0..1]		43
6.1.5.1.6	InstructionPriority	<InstrPrty>		[0..1]		43
6.1.5.1.7	ChequeMaturityDate	<ChqMtrtyDt>		[0..1]		43
6.1.5.1.8	FormsCode	<FrmsCd>		[0..1]		44
6.1.5.1.9	MemoField	<MemoFld>		[0..2]		44
6.1.5.1.10	RegionalClearingZone	<RgnlClrZone>		[0..1]		44

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.11	PrintLocation	<PrtLctn>		[0..1]		44
6.1.5.1.12	Signature	<Sgntr>		[0..5]		44

5.20.7 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	▲	123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	▲	125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]	▲	129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	⊘	130

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor](#)

– CGI_Ultimate_Debtor_TextualRule:

Usage based on business need and bank service. If an ultimate debtor is involved in the payment, being different from the debtor, it must be provided. Required on Transaction Level, unless bilaterally determined.

5.20.8 IntermediaryAgent1

XML Tag: IntrmyAgt1

Presence: [0..1]

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

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

The **IntrmyAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 24 for details)

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

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

5.20.9 IntermediaryAgent1Account

XML Tag: IntrmyAgt1Acct

Presence: [0..1]

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

The **IntrmyAgt1Acct** block contains the following elements (see datatype "[CashAccount38](#)" on page 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37
6.1.1.4.2	Type	<Tp>		[0..1]		37
6.1.1.4.3	Currency	<Ccy>		[0..1]		37
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38

5.20.10 IntermediaryAgent2

XML Tag: IntrmyAgt2

Presence: [0..1]

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

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

The **IntrmyAgt2** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 24 for details)

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

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

5.20.11 IntermediaryAgent2Account

XML Tag: IntrmyAgt2Acct

Presence: [0..1]

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

The **IntrmyAgt2Acct** block contains the following elements (see datatype "CashAccount38" on page 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37
6.1.1.4.2	Type	<Tp>		[0..1]		37
6.1.1.4.3	Currency	<Ccy>		[0..1]		37
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38

5.20.12 IntermediaryAgent3

XML Tag: IntrmyAgt3

Presence: [0..1]

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

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

The **IntrmyAgt3** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 24 for details)

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

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

5.20.13 IntermediaryAgent3Account

XML Tag: IntrmyAgt3Acct

Presence: [0..1]

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

The **IntrmyAgt3Acct** block contains the following elements (see datatype "[CashAccount38](#)" on [page 36](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37
6.1.1.4.2	Type	<Tp>		[0..1]		37
6.1.1.4.3	Currency	<Ccy>		[0..1]		37
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38

5.20.14 CreditorAgent

XML Tag: CdtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on [page 24](#) for details)

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

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

5.20.15 CreditorAgentAccount

XML Tag: CdtrAgtAcct

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

The **CdtrAgtAcct** block contains the following elements (see datatype "[CashAccount38](#)" on [page 36](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37
6.1.1.4.2	Type	<Tp>		[0..1]		37
6.1.1.4.3	Currency	<Ccy>		[0..1]		37

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38

5.20.16 Creditor

XML Tag: Cdtr

Presence: [0..1]

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

The **Cdtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		130

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor](#)
This element is now mandatory, the minimum occurrence has been changed to : 1

5.20.17 CreditorAccount

XML Tag: CdtrAcct

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

The **CdtrAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.2	Type	<Tp>		[0..1]		37
6.1.1.4.3	Currency	<Ccy>		[0..1]		37
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount
 - **CBPR_CHK_Creditor_Account_TextualRule:**
Creditor Account is not required for cheque payments.

5.20.18 UltimateCreditor

XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	⚠	123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	⚠	125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]	⚠	129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	🚫	130

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor
 - **CGI_Ultimate_Creditor_TextualRule:**
Based on business need and bank service. If an ultimate creditor is involved in the payment, being different from the creditor, it must be provided.

5.20.19 InstructionForCreditorAgent

XML Tag: InstrForCdtrAgt

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

The **InstrForCdtrAgt** block contains the following elements (see datatype "[InstructionForCreditorAgent1](#)" on page 113 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.1.1	Code	<Cd>		[0..1]		114
6.1.15.1.2	InstructionInformation	<InstrInf>		[0..1]		114

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/InstructionForCreditorAgent**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/InstructionForCreditorAgent**
 - **CBPR_Instruction_for_Creditor_Agent1_TextualRule:**

```

If
CHQB is present

Then
HOLD is not allowed

Else
HOLD is optional
          
```
 - on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/InstructionForCreditorAgent**
 - **CBPR_Instruction_for_Creditor_Agent2_TextualRule:**

```

If
PHOB is present

Then
TELB is not allowed

Else
TELB is optional
          
```

5.20.20 InstructionForDebtorAgent

XML Tag: InstrForDbtrAgt

Presence: [0..1]

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

Datatype: ["Max140Text" on page 230](#)

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Instruction-ForDebtorAgent](#)

- **CBPR_Instruction_For_Debtor_Agent_TextualRule:**

Depending on local payment instrument and bilaterally determined bank service

5.20.21 Purpose

XML Tag: Purp

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

The **Purp** block contains the following elements (see datatype ["Purpose2Choice" on page 159](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.2.1	Code	<Cd>	{Or	[1..1]		159
6.1.12.2.2	Proprietary	<Prtry>	Or}	[1..1]		160

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Purpose](#)

- **CBPR_Purpose_Guideline:**

The preferred option is coded information.

5.20.22 RegulatoryReporting

XML Tag: RgltryRptg

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

The **RgltryRptg** block contains the following elements (see datatype ["RegulatoryReporting3" on page 163](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.1	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		164
6.1.19.1.2	Authority	<Authrty>		[0..1]		164
6.1.19.1.3	Details	<Dtls>		[0..*]		164

5.20.23 Tax

XML Tag: Tax

Presence: [0..1]

Definition: Provides details on the tax.

The **Tax** block contains the following elements (see datatype "[TaxInformation8](#)" on page 186 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.2.1	Creditor	<Cdtr>		[0..1]		187
6.1.24.2.2	Debtor	<Dbtr>		[0..1]		187
6.1.24.2.3	AdministrationZone	<AdmstnZone>		[0..1]		187
6.1.24.2.4	ReferenceNumber	<RefNb>		[0..1]		188
6.1.24.2.5	Method	<Mtd>		[0..1]		188
6.1.24.2.6	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		188
6.1.24.2.7	TotalTaxAmount	<TtlTaxAmt>		[0..1]		188
6.1.24.2.8	Date	<Dt>		[0..1]		188
6.1.24.2.9	SequenceNumber	<SeqNb>		[0..1]		188
6.1.24.2.10	Record	<Rcrd>		[0..*]		189

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Tax

Comment:

This component is applicable, when tax information is used by the Clearing or the local regulatory authority.

5.20.24 RelatedRemittanceInformation

XML Tag: RltdRmtInf

Presence: [0..10]

Definition: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

The **RltdRmtInf** block contains the following elements (see datatype "[RemittanceLocation7](#)" on [page 170](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.4.1	RemittanceIdentification	<RmtId>		[0..1]		171
6.1.20.4.2	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		171

5.20.25 RemittanceInformation

XML Tag: RmtInf

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

The **RmtInf** block contains the following elements (see datatype "[RemittanceInformation16](#)" on [page 169](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.5.1	Unstructured	<Ustrd>		[0..*]	R[0..1]	169
6.1.20.5.2	Structured	<Strd>		[0..*]	⚠	170

5.20.26 SupplementaryData

XML Tag: SplmtryData

Presence: [0..*]

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

The **SplmtryData** block contains the following elements (see datatype "[SupplementaryData1](#)" on [page 179](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.1.1	PlaceAndName	<PlcAndNm>		[0..1]		179
6.1.12.1.2	Envelope	<Envlp>		[1..1]		179

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/SupplementaryData](#)) is removed.

5.21 CreditorReferenceInformation2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1	Type	<Tp>		[0..1]		69
6.1.9.1.2	Reference	<Ref>		[0..1]	⚠	69

Used in element(s)

"CreditorReferenceInformation" on page 176

5.21.1 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 71 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		71
6.1.9.1.1.2	Issuer	<Issr>		[0..1]	⚠	71

5.21.2 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 232](#)

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Reference](#)

- **CBPR_Reference_TextualRule:**

If Creditor Reference Information is used (bilateral agreement), Reference must be included.

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Reference](#)

Comment:

Required

5.22 CreditorReferenceType1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1.1.1	Code	<Cd>	{Or	[1..1]		70
6.1.9.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		70

Used in element(s)

["CodeOrProprietary" on page 71](#)

5.22.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["DocumentType3Code" on page 211](#)

5.22.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 232

5.23 CreditorReferenceType2

Definition: Specifies the type of creditor reference.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		71
6.1.9.1.1.2	Issuer	<Issr>		[0..1]	⚠	71

Used in element(s)

"Type" on page 69

5.23.1 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 70 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1.1.1	Code	<Cd>	{Or	[1..1]		70
6.1.9.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		70

5.23.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 232

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/Issuer](#)
 - **CBPR_Issuer_TextualRule:**

Value of 'ISO' reserved for ISO 11649 international creditor's reference (if used it must be bilaterally agreed).

5.24 DateAndDateTime2Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.7.1.1	Date	<Dt>	{Or	[1..1]		72
6.1.7.1.2	DateTime	<DtTm>	Or}	[1..1]	⚠	72

Used in element(s)

"RequestedExecutionDate" on page 139

5.24.1 Date

XML Tag: Dt

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 227

5.24.2 DateTime

XML Tag: DtTm

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 227

Usage Guideline details

- on pain.001.001.09/PaymentInformation/RequestedExecutionDate/DateTime

- CGI_ISO_Date_Time_TextualRule:

Preferred representation is Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm). Otherwise use UTC time format (YYYY-MM-DDThh:mm:ss.sssZ).
 Decimal fractions of seconds with 3 digits.

5.25 DateAndPlaceOfBirth1

Definition: Date and place of birth of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.1.1	BirthDate	<BirthDt>		[1..1]		73
6.1.17.1.1.2	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		73
6.1.17.1.1.3	CityOfBirth	<CityOfBirth>		[1..1]		73
6.1.17.1.1.4	CountryOfBirth	<CtryOfBirth>		[1..1]		73

Used in element(s)

["DateAndPlaceOfBirth" on page 147](#)

5.25.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: ["ISODate" on page 227](#)

5.25.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: ["Max35Text" on page 232](#)

5.25.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: ["Max35Text" on page 232](#)

5.25.4 CountryOfBirth

XML Tag: CtryOfBirth







Presence: [1..1]

Definition: Country where a person was born.

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

5.26 DatePeriod2

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

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

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

Used in element(s)

["FromToDate" on page 192](#)

5.26.1 FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

Datatype: ["ISODate" on page 227](#)

5.26.2 ToDate

XML Tag: ToDt

Presence: [1..1]

Definition: End date of the range.

Datatype: ["ISODate" on page 227](#)

5.27 DiscountAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1 , 6.1.12.9.2.1	Type	<Tp>		[0..1]		74
6.1.20.1.1.4.3.2.2 , 6.1.12.9.2.2	Amount	<Amt>		[1..1]		75

Used in element(s)

["DiscountAppliedAmount" on page 165](#), ["DiscountAppliedAmount" on page 168](#)

5.27.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the amount.

The **Tp** block contains the following elements (see datatype ["DiscountAmountType1Choice" on page 75](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1.1 6.1.12.9.2.1.1	, Code	<Cd>	{Or	[1..1]		75
6.1.20.1.1.4.3.2.1.2 6.1.12.9.2.1.2	, Proprietary	<Prtry>	Or}	[1..1]		75

5.27.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 196](#)

5.28 DiscountAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1.1 6.1.12.9.2.1.1	, Code	<Cd>	{Or	[1..1]		75
6.1.20.1.1.4.3.2.1.2 6.1.12.9.2.1.2	, Proprietary	<Prtry>	Or}	[1..1]		75

Used in element(s)

["Type" on page 74](#)

5.28.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalDiscountAmountType1Code" on page 218](#)

5.28.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 232](#)

5.29 DocumentAdjustment1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.5.1 , 6.1.12.9.5.1	Amount	<Amt>		[1..1]		76
6.1.20.1.1.4.3.5.2 , 6.1.12.9.5.2	CreditDebitIndicator	<CdtDbtInd>		[0..1]		76
6.1.20.1.1.4.3.5.3 , 6.1.12.9.5.3	Reason	<Rsn>		[0..1]		76
6.1.20.1.1.4.3.5.4 , 6.1.12.9.5.4	AdditionalInformation	<AddtlInf>		[0..1]		76

Used in element(s)

"AdjustmentAmountAndReason" on page 166, "AdjustmentAmountAndReason" on page 168

5.29.1 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

5.29.2 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 210

5.29.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 232

5.29.4 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: ["Max140Text" on page 230](#)

5.30 DocumentLineIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1	Type	<Tp>		[0..1]		77
6.1.20.1.1.4.1.2	Number	<Nb>		[0..1]		77
6.1.20.1.1.4.1.3	RelatedDate	<RltdDt>		[0..1]		77

Used in element(s)

"Identification" on page 78

5.30.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

The **Tp** block contains the following elements (see datatype ["DocumentLineType1" on page 79](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		79
6.1.20.1.1.4.1.1.2	Issuer	<Issr>		[0..1]		80

5.30.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: ["Max35Text" on page 232](#)

5.30.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: ["ISODate" on page 227](#)

5.31 DocumentLineInformation1

Definition: Provides document line information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1	Identification	<Id>		[1..*]		78
6.1.20.1.1.4.2	Description	<Desc>		[0..1]		78
6.1.20.1.1.4.3	Amount	<Amt>		[0..1]		78

Used in element(s)

["LineDetails" on page 161](#)

5.31.1 Identification

XML Tag: Id

Presence: [1..*]

Definition: Provides identification of the document line.

The **Id** block contains the following elements (see datatype ["DocumentLineIdentification1" on page 77](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1	Type	<Tp>		[0..1]		77
6.1.20.1.1.4.1.2	Number	<Nb>		[0..1]		77
6.1.20.1.1.4.1.3	RelatedDate	<RltdDt>		[0..1]		77

5.31.2 Description

XML Tag: Desc

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: ["Max2048Text" on page 231](#)

5.31.3 Amount

XML Tag: Amt

Presence: [0..1]

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

The **Amt** block contains the following elements (see datatype "RemittanceAmount3" on page 167 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.1	DuePayableAmount	<DuePyblAmt>		[0..1]		167
6.1.20.1.1.4.3.2	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		168
6.1.20.1.1.4.3.3	CreditNoteAmount	<CdtNoteAmt>		[0..1]		168
6.1.20.1.1.4.3.4	TaxAmount	<TaxAmt>		[0..*]		168
6.1.20.1.1.4.3.5	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		168
6.1.20.1.1.4.3.6	RemittedAmount	<RmtdAmt>		[0..1]		169

5.32 DocumentLineType1

Definition: Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		79
6.1.20.1.1.4.1.1.2	Issuer	<Issr>		[0..1]		80

Used in element(s)

"Type" on page 77

5.32.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

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

The **CdOrPrtry** block contains the following elements (see datatype "DocumentLineType1Choice" on page 80 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1.1.1	Code	<Cd>	{Or	[1..1]		80

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		80

5.32.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: ["Max35Text" on page 232](#)

5.33 DocumentLineType1Choice

Definition: Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1.1.1	Code	<Cd>	{Or	[1..1]		80
6.1.20.1.1.4.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		80

Used in element(s)

["CodeOrProprietary" on page 79](#)

5.33.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: ["ExternalDocumentLineType1Code" on page 219](#)

5.33.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 232](#)

5.34 EquivalentAmount2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.3.1.2.1	Amount	<Amt>		[1..1]		81
6.1.3.1.2.2	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		81

Used in element(s)

["EquivalentAmount" on page 23](#)

5.34.1 Amount

XML Tag: Amt

Presence: [1..1]

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

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 196](#)

5.34.2 CurrencyOfTransfer

XML Tag: CcyOfTrf

Presence: [1..1]

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

Datatype: ["ActiveOrHistoricCurrencyCode" on page 196](#)

5.35 ExchangeRate1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.4.1	UnitCurrency	<UnitCcy>		[0..1]		82
6.1.15.6.4.2	ExchangeRate	<XchgRate>		[0..1]		82
6.1.15.6.4.3	RateType	<RateTp>		[0..1]		82
6.1.15.6.4.4	ContractIdentification	<CtrctId>		[0..1]		82

Used in element(s)

["ExchangeRateInformation" on page 57](#)

5.35.1 UnitCurrency

XML Tag: UnitCcy

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

Datatype: ["ActiveOrHistoricCurrencyCode" on page 196](#)

5.35.2 ExchangeRate

XML Tag: XchgRate

Presence: [0..1]

Definition: The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

Datatype: ["BaseOneRate" on page 201](#)

5.35.3 RateType

XML Tag: RateTp

Presence: [0..1]

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

Datatype: ["ExchangeRateType1Code" on page 214](#)

5.35.4 ContractIdentification

XML Tag: CtrctId

Presence: [0..1]

Definition: Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.

Datatype: ["Max35Text" on page 232](#)

5.36 FinancialIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.5.2.1	Code	<Cd>	{Or	[1..1]		83
6.1.10.5.2.2	Proprietary	<Prtry>	Or}	[1..1]		83

Used in element(s)

["SchemeName" on page 105](#)

5.36.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalFinancialInstitutionIdentification1Code"](#) on page 219

5.36.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text"](#) on page 232

5.37 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.1	BICFI	<BICFI>		[0..1]	▲	83
6.1.10.2.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	▲	84
6.1.10.2.3	LEI	<LEI>		[0..1]		85
6.1.10.2.4	Name	<Nm>		[0..1]	▲	85
6.1.10.2.5	PostalAddress	<PstlAdr>		[0..1]	▲	86
6.1.10.2.6	Other	<Othr>		[0..1]	!⊘	92

Used in element(s)

["FinancialInstitutionIdentification"](#) on page 24

5.37.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: ["BICFIDec2014Identifier"](#) on page 200

Usage Guideline details

- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BICFI`
 - **CBPR_BIC_TextualRule:**
Recommended to be provided as the preferred option.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/BICFI`
 - **CBPR_BIC_TextualRule:**
Should be provided as the preferred option.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/BICFI`
 - **CBPR_BIC_TextualRule:**
Recommended to be provided as the preferred option.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/BICFI`
 - **CBPR_BIC_TextualRule:**
Recommended to be provided as the preferred option.
- on `pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/BICFI`
 - **CBPR_BIC_TextualRule:**
Should be provided as the preferred option.

5.37.2 ClearingSystemMemberIdentification

XML Tag: `ClrSysMmbld`

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "[ClearingSystemMemberIdentification2](#)" on page 47 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.1.1	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	47
6.1.10.1.2	MemberIdentification	<Mmbld>		[1..1]		48

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
 - **CBPR_Clearing_System_Member_Identification_TextualRule:**

To be provided as second preference, unless BICFI, or Name and Address are provided as FI identification.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
 - **CBPR_Clearing_System_Member_Identification_TextualRule:**

To be provided as second preference, unless BICFI, or Name and Address are provided as FI identification.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
 - **CBPR_Clearing_System_Member_Identification_TextualRule:**

To be provided as second preference, unless BICFI, or Name and Address are provided as FI identification.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
 - **CBPR_Clearing_System_Member_Identification_TextualRule:**

To be provided as second preference, unless BICFI, or Name and Address are provided as FI identification.
- **on pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
 - **CBPR_Clearing_System_Member_Identification_TextualRule:**

To be provided as second preference, unless BICFI, or Name and Address are provided as FI identification.

5.37.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: ["LEIIdentifier" on page 229](#)

5.37.4 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max140Text" on page 230](#)

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Name**
 - **CBPR_Agent_Name_TextualRule:**

To be provided, unless BICFI, or Member ID are provided as FI identification, and if Postal Address is used.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/Name**
 - **CBPR_Agent_Name_TextualRule:**

To be provided, unless BICFI, or Member ID are provided as FI identification, and if Postal Address is used.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/Name**
 - **CBPR_Agent_Name_TextualRule:**

To be provided, unless BICFI, or Member ID are provided as FI identification, and if Postal Address is used.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/Name**
 - **CBPR_Agent_Name_TextualRule:**

To be provided, unless BICFI, or Member ID are provided as FI identification, and if Postal Address is used.
- **on pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Name**
 - **CBPR_Agent_Name_TextualRule:**

To be provided, unless BICFI, or Member ID are provided as FI identification, and if Postal Address is used.

5.37.5 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 150 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]	!⊘	151
6.1.18.1.2	Department	<Dept>		[0..1]		152

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		152
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		152
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		153
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		153
6.1.18.1.7	Floor	<Flr>		[0..1]		153
6.1.18.1.8	PostBox	<PstBx>		[0..1]		153
6.1.18.1.9	Room	<Room>		[0..1]		153
6.1.18.1.10	PostCode	<PstCd>		[0..1]		153
6.1.18.1.11	TownName	<TwnNm>		[0..1]		154
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		154
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		154
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		155
6.1.18.1.15	Country	<Ctry>		[0..1]		155
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]	R[0..3] R[0..3] R[0..3] R[0..3]	156

⚠️, ⚠️ >> Note as not all **PstlAdr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

– **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress**

– **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress**

– **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.

- on **pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Structured_FormalRule:**

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

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress], if
the following element(s) [PostalAddress/AddressLine] is (are) absent
, then
at least one occurrence of the following element(s) [PostalAddress/TownName]
and [PostalAddress/Country] must be present

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Hybrid_FormalRule:**

If Address Line is present and any other Postal Address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address Line are allowed.

If Address line is present and any other Postal address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address line are allowed.

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Unstructured_FormalRule:**

If Postal Address is present and if no other element than Address Line is present then every occurrence of Address Line must not exceed 35 characters.

If Postal Address is present and if no other element than AddressLine is present then every occurrence of Address line must no exceed 35 characters.

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Structured_FormalRule:**

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

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Hybrid_FormalRule:**

If Address Line is present and any other Postal Address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address Line are allowed.

If Address line is present and any other Postal address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address line are allowed.

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Unstructured_FormalRule:**

If Postal Address is present and if no other element than Address Line is present then every occurrence of Address Line must not exceed 35 characters.

If Postal Address is present and if no other element than AddressLine is present then every occurrence of Address line must no exceed 35 characters.

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Structured_FormalRule:**

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

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent, then

at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress

- **CBPR_GracePeriod_Hybrid_FormalRule:**

If Address Line is present and any other Postal Address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address Line are allowed.

If Address line is present and any other Postal address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address line are allowed.

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress

- **CBPR_GracePeriod_Unstructured_FormalRule:**

If Postal Address is present and if no other element than Address Line is present then every occurrence of Address Line must not exceed 35 characters.

If Postal Address is present and if no other element than AddressLine is present then every occurrence of Address line must no exceed 35 characters.

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress

- **CBPR_GracePeriod_Structured_FormalRule:**

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

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress

- **CBPR_GracePeriod_Hybrid_FormalRule:**

If Address Line is present and any other Postal Address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address Line are allowed.

If Address line is present and any other Postal address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address line are allowed.

- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Unstructured_FormalRule:**

If Postal Address is present and if no other element than Address Line is present then every occurrence of Address Line must not exceed 35 characters.

If Postal Address is present and if no other element than AddressLine is present then every occurrence of Address line must no exceed 35 characters.

- **on pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Structured_FormalRule:**

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

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- **on pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Hybrid_FormalRule:**

If Address Line is present and any other Postal Address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address Line are allowed.

If Address line is present and any other Postal address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address line are allowed.

- **on pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

- **CBPR_GracePeriod_Unstructured_FormalRule:**

If Postal Address is present and if no other element than Address Line is present then every occurrence of Address Line must not exceed 35 characters.

If Postal Address is present and if no other element than AddressLine is present then every occurrence of Address line must no exceed 35 characters.

5.37.6 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 104 for details)

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

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

🚫 , ⚡ >> Note as not all **Othr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/Other) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/Other) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/Other) is removed.
- This element(pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.

5.38 FinancialInstitutionIdentification18__1

Definition: Specifies the details to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.1	BICFI	<BICFI>		[0..1]	M	93

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		93
6.1.10.2.3	LEI	<LEI>		[0..1]		94
6.1.10.2.4	Name	<Nm>		[0..1]	!⊗ ⚠	94
6.1.10.2.5	PostalAddress	<PstlAdr>		[0..1]	!⊗	94
6.1.10.2.6	Other	<Othr>		[0..1]	!⊗	95

!⊗, ⚠ >> Note as not all **FinancialInstitutionIdentification18__1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"FinancialInstitutionIdentification" on page 26

5.38.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: "BICFIDec2014Identifier" on page 200

Usage Guideline details

- on pain.001.001.09/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/BICFI
This element is now mandatory, the minimum occurrence has been changed to : 1

5.38.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbld

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "ClearingSystemMemberIdentification2" on page 47 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.1.1	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	47
6.1.10.1.2	MemberIdentification	<Mmbld>		[1..1]		48

5.38.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 229

5.38.4 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "CBPR_RestrictedFINXMax140Text_Extended" on page 202

Usage Guideline details

- This element(pain.001.001.09/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/Name) is removed.
- on pain.001.001.09/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/Name
Type changed to: CBPR_RestrictedFINXMax140Text_Extended on page 202

5.38.5 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 150 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]	⊘	151
6.1.18.1.2	Department	<Dept>		[0..1]		152
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		152
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		152
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		153
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		153
6.1.18.1.7	Floor	<Flr>		[0..1]		153
6.1.18.1.8	PostBox	<PstBx>		[0..1]		153

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.9	Room	<Room>		[0..1]		153
6.1.18.1.10	PostCode	<PstCd>		[0..1]		153
6.1.18.1.11	TownName	<TwnNm>		[0..1]		154
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		154
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		154
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		155
6.1.18.1.15	Country	<Ctry>		[0..1]		155
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]		156

⊗, ⚡ >> Note as not all **PstlAdr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- This element(pain.001.001.09/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/PostalAddress) is removed.

5.38.6 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 104 for details)

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

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

Usage Guideline details

- This element(pain.001.001.09/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/Other) is removed.

5.39 FinancialInstitutionIdentification18__2

Definition: Specifies the details to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.1	BICFI	<BICFI>		[0..1]	M	96
6.1.10.2.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		97
6.1.10.2.3	LEI	<LEI>		[0..1]		97
6.1.10.2.4	Name	<Nm>		[0..1]	⊘	97
6.1.10.2.5	PostalAddress	<PstlAdr>		[0..1]	⊘	98
6.1.10.2.6	Other	<Othr>		[0..1]	⊘	99

⊘ , ◇ >> Note as not all **FinancialInstitutionIdentification18__2** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

["FinancialInstitutionIdentification" on page 27](#)

5.39.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: ["BICFIDec2014Identifier" on page 200](#)

Usage Guideline details

- on pain.001.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/.header/Related/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/.header/Related/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI**
This element is now mandatory, the minimum occurrence has been changed to : 1

- on pain.001.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI

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

5.39.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbld

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "ClearingSystemMemberIdentification2_1" on page 48 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.1.1	ClearingSystemIdentification	<ClrSysId>		[0..1]	M	49
6.1.10.1.2	MemberIdentification	<Mmbld>		[1..1]	⚠	49

5.39.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 229

5.39.4 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 230

Usage Guideline details

- This element(pain.001.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Name) is removed.
- This element(pain.001.001.09/.header/Related/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Name) is removed.
- This element(pain.001.001.09/.header/Related/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Name) is removed.
- This element(pain.001.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Name) is removed.

5.39.5 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 150 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]		151
6.1.18.1.2	Department	<Dept>		[0..1]		152
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		152
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		152
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		153
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		153
6.1.18.1.7	Floor	<Flr>		[0..1]		153
6.1.18.1.8	PostBox	<PstBx>		[0..1]		153
6.1.18.1.9	Room	<Room>		[0..1]		153
6.1.18.1.10	PostCode	<PstCd>		[0..1]		153
6.1.18.1.11	TownName	<TwnNm>		[0..1]		154
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		154
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		154
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		155
6.1.18.1.15	Country	<Ctry>		[0..1]		155
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]		156

Usage Guideline details

- This element(pain.001.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pain.001.001.09/.header/Related/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pain.001.001.09/.header/Related/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pain.001.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/PostalAddress) is removed.

5.39.6 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on page 104 for details)

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

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

Usage Guideline details

- This element([pain.001.001.09/header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Other](#)) is removed.
- This element([pain.001.001.09/header/Related/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Other](#)) is removed.
- This element([pain.001.001.09/header/Related/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Other](#)) is removed.
- This element([pain.001.001.09/header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Other](#)) is removed.

5.40 Garnishment3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1	Type	<Tp>		[1..1]		100
6.1.20.2.2	Garnishee	<Gmshee>		[0..1]		100
6.1.20.2.3	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		100
6.1.20.2.4	ReferenceNumber	<RefNb>		[0..1]		101
6.1.20.2.5	Date	<Dt>		[0..1]		101
6.1.20.2.6	RemittedAmount	<RmtdAmt>		[0..1]		101

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.7	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrncInd>		[0..1]		101
6.1.20.2.8	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		102

Used in element(s)

"GarnishmentRemittance" on page 178







5.40.1 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 102 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		102
6.1.20.2.1.2	Issuer	<Issr>		[0..1]		102







5.40.2 Garnishee




XML Tag: Grnshee

Presence: [0..1]

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

The **Grnshee** block contains the following elements (see datatype "PartyIdentification135" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		130

5.40.3 GarnishmentAdministrator

XML Tag: GrnshmtAdmstr

Presence: [0..1]

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

The **GrnshmtAdmstr** block contains the following elements (see datatype "[PartyIdentification135](#)" on [page 123](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	⚠	123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	⚠	125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	⊘	130

5.40.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on [page 230](#)

5.40.5 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "[ISODate](#)" on [page 227](#)

5.40.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on [page 196](#)

5.40.7 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 242](#)

5.40.8 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 242](#)

5.41 GarnishmentType1

Definition: Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		102
6.1.20.2.1.2	Issuer	<Issr>		[0..1]		102

Used in element(s)

["Type" on page 100](#)

5.41.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Provides the type details of the garnishment.

The **CdOrPrtry** block contains the following elements (see datatype ["GarnishmentType1Choice" on page 103](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1.1.1	Code	<Cd>	{Or	[1..1]		103
6.1.20.2.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		103

5.41.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: ["Max35Text" on page 232](#)

5.42 GarnishmentType1Choice

Definition: Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1.1.1	Code	<Cd>	{Or	[1..1]		103
6.1.20.2.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		103

Used in element(s)

"CodeOrProprietary" on page 102

5.42.1 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 220

5.42.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 232

5.43 GenericAccountIdentification1

Definition: Information related to a generic account identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.2.1	Identification	<Id>		[1..1]		104
6.1.1.2.2	SchemeName	<SchmeNm>		[0..1]		104

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.2.3	Issuer	<Issr>		[0..1]		104

Used in element(s)

"Other" on page 20

5.43.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 231

5.43.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[AccountSchemeName1Choice](#)" on page 21 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.2.2.1	Code	<Cd>	{Or}	[1..1]		21
6.1.1.2.2.2	Proprietary	<Prtry>	Or}	[1..1]		21

5.43.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 232

5.44 GenericFinancialIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.5.1	Identification	<Id>		[1..1]		105

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.5.2	SchemeName	<SchmeNm>		[0..1]	!⊗	105
6.1.10.5.3	Issuer	<Issr>		[0..1]	!⊗	105

!⊗, !◇ >> Note as not all **GenericFinancialIdentification1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"Other" on page 99, "Other" on page 95, "Other" on page 92

5.44.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 232

5.44.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "FinancialIdentificationSchemeName1Choice" on page 82 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.5.2.1	Code	<Cd>	{Or	[1..1]		83
6.1.10.5.2.2	Proprietary	<Prtry>	Or}	[1..1]		83

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Other/SchemeName) is removed.

5.44.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 232](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Other/Issuer](#)) is removed.

5.45 GenericIdentification30

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

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

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

Used in element(s)

["Proprietary" on page 22](#)

5.45.1 Identification

XML Tag: Id

Presence: [1..1]

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

Datatype: ["Exact4AlphaNumericText" on page 214](#)

5.45.2 Issuer

XML Tag: Issr

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 232](#)

5.45.3 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: ["Max35Text" on page 232](#)

5.46 GenericOrganisationIdentification1

Definition: Information related to an identification of an organisation.

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

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

Used in element(s)

"Other" on page 117

5.46.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 232

5.46.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[OrganisationIdentificationSchemeName1Choice](#)" on page 119 for details)

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

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

⊗ , ◇ >> Note as not all **SchmeNm** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

5.46.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 232](#)

5.47 GenericPersonIdentification1

Definition: Information related to an identification of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.2.1	Identification	<Id>		[1..1]		108
6.1.17.1.2.2	SchemeName	<SchmeNm>		[0..1]	M	108
6.1.17.1.2.3	Issuer	<Issr>		[0..1]		109

Used in element(s)

["Other" on page 148](#)

5.47.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: ["Max35Text" on page 232](#)

5.47.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype ["PersonIdentificationScheme-Name1Choice" on page 149](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.2.2.1	Code	<Cd>	{Or	[1..1]		149
6.1.17.1.2.2.2	Proprietary	<Prtry>	Or}	[1..1]	⊘	150

⊘ , ◇ >> Note as not all **SchmeNm** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- on pain.001.001.09/PaymentInformation/Debtor/Identification/PrivateIdentification/Other/SchemeName

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

5.47.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 232

5.48 GroupHeader85__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.5.1	MessageIdentification	<MsgId>		[1..1]	⚠	109
6.1.12.5.2	CreationDateTime	<CreDtTm>		[1..1]	⚠	110
6.1.12.5.3	Authorisation	<Authstn>		[0..2]		110
6.1.12.5.4	NumberOfTransactions	<NbOfTxes>		[1..1]	⚠	111
6.1.12.5.5	ControlSum	<CtrlSum>		[0..1]	⊘	111
6.1.12.5.6	InitiatingParty	<InitgPty>		[1..1]	⚠	111
6.1.12.5.7	ForwardingAgent	<FwdgAgt>		[0..1]	⚠	112

Used in element(s)

"GroupHeader" on page 17

5.48.1 MessageIdentification

XML Tag: MsgId

Presence: [1..1]

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

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

Datatype: "CBPR_RestrictedFINXMax35Text" on page 203

Usage Guideline details

- on **pain.001.001.09/GroupHeader/MessageIdentification**

Type changed to: [CBPR RestrictedFINXMax35Text on page 203](#)

- on **pain.001.001.09/GroupHeader/MessageIdentification**

– **CGI_Message_Identification_TextualRule:**

Forwarding Agent should respect the Message ID provided by the Initiating Party of the pain.001 and pain.002.

5.48.2 CreationDateTime

XML Tag: `CreDtTm`

Presence: [1..1]

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

Datatype: ["ISODatetime" on page 227](#)

Usage Guideline details

- on **pain.001.001.09/GroupHeader/CreationDateTime**

– **CGI_ISO_Date_Time_TextualRule:**

Preferred representation is Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm). Otherwise use UTC time format (YYYY-MM-DDThh:mm:ss.sssZ).
Decimal fractions of seconds with 3 digits.

5.48.3 Authorisation

XML Tag: `Authstn`

Presence: [0..2]

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

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

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

The **Authstn** block contains the following elements (see datatype ["Authorisation1Choice" on page 23](#) for details)

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

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

5.48.4 NumberOfTransactions

XML Tag: NbOfTxS

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 230

Usage Guideline details

- on pain.001.001.09/GroupHeader/NumberOfTransactions

Single value: 1

5.48.5 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 211

Usage Guideline details

- This element(pain.001.001.09/GroupHeader/ControlSum) is removed.

5.48.6 InitiatingParty

XML Tag: InitgPty

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.

The **InitgPty** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	⚠	123

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	⚠	125
6.1.14.1.3	Identification	<Id>		[0..1]	⚠	129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	⚠	130

Usage Guideline details

- on pain.001.001.09/GroupHeader/InitiatingParty

Comment:

Information provided under Initiating Party is forwarded by the bank to the next party in the payment chain.

5.48.7 ForwardingAgent

XML Tag: FwdgAgt

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

The **FwdgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6_1" on page 25 for details)

⓪ Removed - ⓧ Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

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

Usage Guideline details

- on pain.001.001.09/GroupHeader/ForwardingAgent

- **CBPR_Forwarding_Agent_TextualRule:**

If the Debtor Agent is not the receiver of the pain.001, the Initiating Party must populate the Forward Agent BIC.

5.49 ImplementationSpecification1

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

⓪ Removed - ⓧ Partial Removed - ⬠ Ignored - ⬠ Partial Ignored - ⚠ Details below -
M Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Registry	<Regy>		[1..1]		113
	Identification	<Id>		[1..1]		113

Used in element(s)

["MarketPractice" on page 13](#)

5.49.1 Registry

XML Tag: Regy

Presence: [1..1]

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

For example, "MyStandards".

Datatype: ["Max350Text" on page 231](#)

5.49.2 Identification

XML Tag: Id

Presence: [1..1]

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

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

Datatype: ["Max2048Text" on page 231](#)

5.50 InstructionForCreditorAgent1

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.1.1	Code	<Cd>		[0..1]		114
6.1.15.1.2	InstructionInformation	<InstrInf>		[0..1]		114

Used in element(s)

["InstructionForCreditorAgent" on page 65](#)

5.50.1 Code

XML Tag: Cd

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

Datatype: ["Instruction3Code" on page 228](#)

5.50.2 InstructionInformation

XML Tag: InstrInf

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

Datatype: ["Max140Text" on page 230](#)

5.51 LocalInstrument2Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.3.1	Code	<Cd>	{Or	[1..1]	⚠	114
6.1.16.1.3.2	Proprietary	<Prtry>	Or}	[1..1]		115

Used in element(s)

["LocalInstrument" on page 146](#)

5.51.1 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 221](#)

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentType-Information/LocalInstrument/Code](#)

– **CGI_ISO_Code_TextualRule:**

Unless the country-specifics require a non-ISO code, preference is to provide Code.

- on pain.001.001.09/PaymentInformation/PaymentTypeInformation/LocalInstrument/Code

- CBPR_ISO_Code_TextualRule:

Unless the country-specifics require a non-ISO code, preference is to provide Code.

5.51.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 232

5.52 NameAndAddress16

Definition: Information that locates and identifies a party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3.1 , 6.1.5.1.5.1 , 6.1.20.3.3.1	Name	<Nm>		[1..1]		115
6.1.5.1.3.2 , 6.1.5.1.5.2 , 6.1.20.3.3.2	Address	<Adr>		[1..1]		115

Used in element(s)

"ChequeFrom" on page 41, "DeliverTo" on page 43, "PostalAddress" on page 172

5.52.1 Name

XML Tag: Nm

Presence: [1..1]

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

Datatype: "Max140Text" on page 230







5.52.2 Address




XML Tag: Adr

Presence: [1..1]

Definition: Postal address of a party.







The **Adr** block contains the following elements (see datatype "PostalAddress24" on page 150 for details)




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



Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]		151
6.1.18.1.2	Department	<Dept>		[0..1]		152
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		152
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		152
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		153
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		153
6.1.18.1.7	Floor	<Flr>		[0..1]		153
6.1.18.1.8	PostBox	<PstBx>		[0..1]		153
6.1.18.1.9	Room	<Room>		[0..1]		153
6.1.18.1.10	PostCode	<PstCd>		[0..1]		153
6.1.18.1.11	TownName	<TwnNm>		[0..1]		154
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		154
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		154
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		155
6.1.18.1.15	Country	<Ctry>		[0..1]		155
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]	 R[0..3] R[0..3] R[0..3]	155

5.53 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.13.1.1	AnyBIC	<AnyBIC>		[0..1]		117
6.1.13.1.2	LEI	<LEI>		[0..1]		117
6.1.13.1.3	Other	<Othr>		[0..*]	 R[0..2] R[0..2] R[0..2]	117

 ,  >> Note as not all **OrganisationIdentification29** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

["OrganisationIdentification" on page 120](#)

5.53.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

Definition: Business identification code of the organisation.

Datatype: ["AnyBICDec2014Identifier" on page 198](#)

Usage Guideline details

- This element([pain.001.001.09/.header/Related/To/OrganisationIdentification/Identification/OrganisationIdentification/AnyBIC](#)) is removed.

5.53.2 LEI

XML Tag: LEI

Presence: [0..1]

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

Datatype: ["LEIIdentifier" on page 229](#)

Usage Guideline details

- This element([pain.001.001.09/.header/Related/To/OrganisationIdentification/Identification/OrganisationIdentification/LEI](#)) is removed.

5.53.3 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype ["GenericOrganisationIdentification1" on page 107](#) for details)

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

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

Usage Guideline details

- **This element(pain.001.001.09/.header/From/OrganisationIdentification/Identification/OrganisationIdentification/Other) is removed.**
- **This element(pain.001.001.09/.header/Related/From/OrganisationIdentification/Identification/OrganisationIdentification/Other) is removed.**
- **This element(pain.001.001.09/.header/Related/To/OrganisationIdentification/Identification/OrganisationIdentification/Other) is removed.**
- **This element(pain.001.001.09/.header/To/OrganisationIdentification/Identification/OrganisationIdentification/Other) is removed.**
- **on pain.001.001.09/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/Debtor/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/UltimateDebtor/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2

5.54 OrganisationIdentificationSchemeName1Choice

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

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

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

!🚫 , !⚠ >> Note as not all **OrganisationIdentificationSchemeName1Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"SchemeName" on page 107

5.54.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 222

5.54.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 232

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/Debtor/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.

5.55 OtherContact1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.11.1	ChannelType	<ChanITp>		[1..1]		120
6.1.17.2.11.2	Identification	<Id>		[0..1]		120

Used in element(s)

"Other" on [page 53](#)

5.55.1 ChannelType

XML Tag: ChanITp

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on [page 232](#)

5.55.2 Identification

XML Tag: Id







Presence: [0..1]


Definition: Communication value such as phone number or email address.



Datatype: "Max128Text" on [page 230](#)

5.56 Party38Choice

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.2.1	OrganisationIdentification	<OrgId>	{Or	[1..1]		120
6.1.14.2.2	PrivateIdentification	<PrvtId>	Or}	[1..1]		121

 ,  >> Note as not all **Party38Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"Identification" on [page 129](#)

5.56.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification29" on page 116 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.13.1.1	AnyBIC	<AnyBIC>		[0..1]	!⊗	117
6.1.13.1.2	LEI	<LEI>		[0..1]	!⊗	117
6.1.13.1.3	Other	<Othr>		[0..*]	!⊗ R[0..2] R[0..2] R[0..2] R[0..2]	117

!⊗, !◇, >> Note as not all **OrgId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

5.56.2 PrivatIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification13" on page 147 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.1	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		147
6.1.17.1.2	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	147

Usage Guideline details

- This element(pain.001.001.09/.header/From/OrganisationIdentification/Identification/PrivatIdentification) is removed.
- This element(pain.001.001.09/.header/Related/From/OrganisationIdentification/Identification/PrivatIdentification) is removed.
- This element(pain.001.001.09/.header/Related/To/OrganisationIdentification/Identification/PrivatIdentification) is removed.
- This element(pain.001.001.09/.header/To/OrganisationIdentification/Identification/PrivatIdentification) is removed.

5.57 Party44Choice__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]	🚫	122
	FinancialInstitutionIdentification	<FIId>	Or}	[1..1]		122

Used in element(s)

"From" on page 10, "From" on page 32, "To" on page 11, "To" on page 33

5.57.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **OrgId** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	🚫	123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	🚫	125
6.1.14.1.3	Identification	<Id>		[0..1]	🚫	129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]	🚫	129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	🚫	130

🚫 , ⚠ >> Note as not all **OrgId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- This element(pain.001.001.09/.header/From/OrganisationIdentification) is removed.
- This element(pain.001.001.09/.header/Related/From/OrganisationIdentification) is removed.
- This element(pain.001.001.09/.header/Related/To/OrganisationIdentification) is removed.
- This element(pain.001.001.09/.header/To/OrganisationIdentification) is removed.







5.57.2 FinancialInstitutionIdentification


XML Tag: FIId



Presence: [1..1]

Definition: Identification of a financial institution.

The **FIId** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6_2](#)" on page 27 for details)







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












Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		27
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]		28

 ,  >> Note as not all **FIId** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

5.58 PartyIdentification135

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	 	123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	 	125
6.1.14.1.3	Identification	<Id>		[0..1]	 	129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]	 	129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	  	130

Used in element(s)

["Creditor"](#) on page 63, ["Debtor"](#) on page 140, ["Garnishee"](#) on page 100, ["GarnishmentAdministrator"](#) on page 100, ["InitiatingParty"](#) on page 111, ["Invoicee"](#) on page 177, ["Invoicer"](#) on page 176, ["OrganisationIdentification"](#) on page 122, ["UltimateCreditor"](#) on page 64, ["UltimateDebtor"](#) on page 59, ["UltimateDebtor"](#) on page 142

5.58.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max140Text"](#) on page 230

Usage Guideline details

- This element(`pain.001.001.09/.header/From/OrganisationIdentification/Name`) is removed.
- This element(`pain.001.001.09/.header/Related/From/OrganisationIdentification/Name`) is removed.
- This element(`pain.001.001.09/.header/Related/To/OrganisationIdentification/Name`) is removed.
- This element(`pain.001.001.09/.header/To/OrganisationIdentification/Name`) is removed.
- on `pain.001.001.09/GroupHeader/InitiatingParty/Name`
 - **CBPR_Party_Name_TextualRule:**

If Postal Address is provided, then Name is mandatory. Name without address is allowed.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Name`
 - **CBPR_Party_Name_TextualRule:**

Required
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Name`
 - **CBPR_Party_Name_TextualRule:**

If Postal Address is provided, then Name is mandatory. Name without address is allowed.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Name`
 - **CBPR_Party_Name_TextualRule:**

If Postal Address is provided, then Name is mandatory. Name without address is allowed.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Name`
 - **CBPR_Party_Name_TextualRule:**

If Postal Address is provided, then Name is mandatory. Name without address is allowed.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Name`
 - **CBPR_Party_Name_TextualRule:**

If Postal Address is provided, then Name is mandatory. Name without address is allowed.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Name`
 - **CBPR_Party_Name_TextualRule:**

Required

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Name

- CBPR_Party_Name_TextualRule:

Required

- on pain.001.001.09/PaymentInformation/Debtor/Name

- CBPR_Party_Name_TextualRule:

Required

- on pain.001.001.09/PaymentInformation/UltimateDebtor/Name

- CBPR_Party_Name_TextualRule:

Required

5.58.2 PostalAddress

XML Tag: PstAdr

Presence: [0..1]

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

The **PstAdr** block contains the following elements (see datatype "PostalAddress24" on page 150 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]	⊘	151
6.1.18.1.2	Department	<Dept>		[0..1]		152
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		152
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		152
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		153
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		153
6.1.18.1.7	Floor	<Flr>		[0..1]		153
6.1.18.1.8	PostBox	<PstBx>		[0..1]		153
6.1.18.1.9	Room	<Room>		[0..1]		153
6.1.18.1.10	PostCode	<PstCd>		[0..1]		153
6.1.18.1.11	TownName	<TwnNm>		[0..1]	M	154
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		154
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		154

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		155
6.1.18.1.15	Country	<Ctry>		[0..1]	M	155
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]	R[0..2] R[0..2] R[0..2] R[0..2]	155

! , >> Note as not all **PstlAdr** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- This element(**pain.001.001.09/.header/From/OrganisationIdentification/PostalAddress**) is removed.
- This element(**pain.001.001.09/.header/Related/From/OrganisationIdentification/PostalAddress**) is removed.
- This element(**pain.001.001.09/.header/Related/To/OrganisationIdentification/PostalAddress**) is removed.
- This element(**pain.001.001.09/.header/To/OrganisationIdentification/PostalAddress**) is removed.
- on **pain.001.001.09/GroupHeader/InitiatingParty/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.

- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- **on pain.001.001.09/PaymentInformation/Debtor/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- **on pain.001.001.09/PaymentInformation/UltimateDebtor/PostalAddress**
 - **CBPR_Duplication_Postal_Address_TextualRule:**

Data present in structured elements within the Postal Address must not, under any circumstances be repeated in AddressLine.
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress**
 - **CBPR_GracePeriod_Structured_FormalRule:**

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

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress

- CBPR_GracePeriod_Hybrid_FormalRule:

If Address Line is present and any other Postal Address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address Line are allowed.

If Address line is present and any other Postal address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address line are allowed.

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress

- CBPR_GracePeriod_Unstructured_FormalRule:

If Postal Address is present and if no other element than Address Line is present then every occurrence of Address Line must not exceed 35 characters.

If Postal Address is present and if no other element than AddressLine is present then every occurrence of Address line must no exceed 35 characters.

- on pain.001.001.09/PaymentInformation/Debtor/PostalAddress

- CBPR_GracePeriod_Structured_FormalRule:

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

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation/Debtor/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- on pain.001.001.09/PaymentInformation/Debtor/PostalAddress

- CBPR_GracePeriod_Hybrid_FormalRule:

If Address Line is present and any other Postal Address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address Line are allowed.

If Address line is present and any other Postal address element(s) are present, then Town Name and Country are mandatory in Postal Address and a maximum of two occurrences of Address line are allowed.

- on pain.001.001.09/PaymentInformation/Debtor/PostalAddress

- CBPR_GracePeriod_Unstructured_FormalRule:

If Postal Address is present and if no other element than Address Line is present then every occurrence of Address Line must not exceed 35 characters.

If Postal Address is present and if no other element than AddressLine is present then every occurrence of Address line must no exceed 35 characters.

5.58.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party38Choice" on page 120 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.2.1	OrganisationIdentification	<OrgId>	{Or	[1..1]		120
6.1.14.2.2	PrivateIdentification	<PrvtId>	Or}	[1..1]	⊘	121

⊘ , ◇ >> Note as not all **Id** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- This element(pain.001.001.09/.header/Related/From/OrganisationIdentification/Identification) is removed.
- This element(pain.001.001.09/.header/Related/To/OrganisationIdentification/Identification) is removed.
- This element(pain.001.001.09/.header/To/OrganisationIdentification/Identification) is removed.
- on pain.001.001.09/GroupHeader/InitiatingParty/Identification
 - CGI_Initiating_Party_Id_TextualRule:

Multiple IDs are allowed to support overpopulation. Can be used for dedicated bank services, e.g. reporting in the pain.002 or online authorisation.

5.58.4 CountryOfResidence

XML Tag: CtryOfRes

Presence: [0..1]

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

Datatype: "CountryCode" on page 210

Usage Guideline details

- This element(`pain.001.001.09/.header/From/OrganisationIdentification/CountryOfResidence`) is removed.
- This element(`pain.001.001.09/.header/Related/From/OrganisationIdentification/CountryOfResidence`) is removed.
- This element(`pain.001.001.09/.header/Related/To/OrganisationIdentification/CountryOfResidence`) is removed.
- This element(`pain.001.001.09/.header/To/OrganisationIdentification/CountryOfResidence`) is removed.
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/CountryOfResidence`
 - **CBPR_Country_Of_Residence_TextualRule:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on `pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/CountryOfResidence`
 - **CBPR_Country_Of_Residence_TextualRule:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).
- on `pain.001.001.09/PaymentInformation/UltimateDebtor/CountryOfResidence`
 - **CBPR_Country_Of_Residence_TextualRule:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

5.58.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "[Contact4](#)" on page 50 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.1	NamePrefix	<NmPrfx>		[0..1]	⊘	51
6.1.17.2.2	Name	<Nm>		[0..1]		51
6.1.17.2.3	PhoneNumber	<PhneNb>		[0..1]	⊘	51

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.4	MobileNumber	<MobNb>		[0..1]	!⊗	51
6.1.17.2.5	FaxNumber	<FaxNb>		[0..1]	!⊗	52
6.1.17.2.6	EmailAddress	<EmailAdr>		[0..1]	!⊗	52
6.1.17.2.7	EmailPurpose	<EmailPurp>		[0..1]		52
6.1.17.2.8	JobTitle	<JobTit>		[0..1]		52
6.1.17.2.9	Responsibility	<Rspnsblty>		[0..1]		52
6.1.17.2.10	Department	<Dept>		[0..1]		53
6.1.17.2.11	Other	<Othr>		[0..*]	!⊗	53
6.1.17.2.12	PreferredMethod	<PrefrdMtd>		[0..1]		53

!⊗, !⊕ >> Note as not all **CtctDtIs** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Usage Guideline details

- This element(**pain.001.001.09/.header/From/OrganisationIdentification/ContactDetails**) is removed.
- This element(**pain.001.001.09/.header/Related/From/OrganisationIdentification/ContactDetails**) is removed.
- This element(**pain.001.001.09/.header/Related/To/OrganisationIdentification/ContactDetails**) is removed.
- This element(**pain.001.001.09/.header/To/OrganisationIdentification/ContactDetails**) is removed.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails**) is removed.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/ContactDetails**) is removed.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/ContactDetails**) is removed.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/ContactDetails**) is removed.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/ContactDetails**) is removed.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/ContactDetails**) is removed.

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/ContactDetails) is removed.
- This element(pain.001.001.09/PaymentInformation/Debtor/ContactDetails) is removed.
- This element(pain.001.001.09/PaymentInformation/UltimateDebtor/ContactDetails) is removed.
- on pain.001.001.09/GroupHeader/InitiatingParty/ContactDetails

Comment:

Not Used for relay payments except for Switzerland wires.

5.59 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.11.2.1	InstructionIdentification	<InstrId>		[0..1]	⚠	132
6.1.11.2.2	EndToEndIdentification	<EndToEndId>		[1..1]		133
6.1.11.2.3	UETR	<UETR>		[0..1]	M	133

Used in element(s)

"PaymentIdentification" on page 56

5.59.1 InstructionIdentification

XML Tag: InstrId

Presence: [0..1]

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

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 232

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/InstructionIdentification

- **CGI_Instruction_Identification_TextualRule:**

If provided, this Id is returned to the ordering party in account statement reporting.

5.59.2 EndToEndIdentification

XML Tag: EndToEndId

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Datatype: ["Max35Text" on page 232](#)

5.59.3 UETR

XML Tag: UETR

Presence: [0..1]

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

Datatype: ["UUIDv4Identifier" on page 242](#)

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/UETR**



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

5.60 PaymentInstruction30

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.4.1	PaymentInformationIdentification	<PmtInflId>		[1..1]	⚠	137
6.1.15.4.2	PaymentMethod	<PmtMtd>		[1..1]		138
6.1.15.4.3	BatchBooking	<BtchBookg>		[0..1]	🚫	138
6.1.15.4.4	NumberOfTransactions	<NbOfTxs>		[0..1]	🚫	138
6.1.15.4.5	ControlSum	<CtrlSum>		[0..1]	🚫	138
6.1.15.4.6	PaymentTypeInformation	<PmtTpInf>		[0..1]	⚠	138
6.1.15.4.7	RequestedExecutionDate	<ReqdExctnDt>		[1..1]		139
6.1.15.4.8	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		139
6.1.15.4.9	Debtor	<Dbtr>		[1..1]	⚠	140

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.4.10	DebtorAccount	<DbtrAcct>		[1..1]		140
6.1.15.4.11	DebtorAgent	<DbtrAgt>		[1..1]		141
6.1.15.4.12	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		141
6.1.15.4.13	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		141
6.1.15.4.14	UltimateDebtor	<UltmtDbtr>		[0..1]		142
6.1.15.4.15	ChargeBearer	<ChrgBr>		[0..1]		142
6.1.15.4.16	ChargesAccount	<ChrgsAcct>		[0..1]		143
6.1.15.4.17	ChargesAccountAgent	<ChrgsAcctAgt>		[0..1]		143
6.1.15.4.18	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]	R[1..1]	144

Rules

R19 PaymentTypeInfoRule ✓

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

Error handling:

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

R20 ChequeInstructionRule ✓

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

Error handling:

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

R21 ChargesAccountRule ✓

If ChargesAccountAgent is present, then ChargesAccount must be present.

Error handling:

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

R22 ChargesAccountAgentRule

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

Error handling: Undefined

R23 ChargeBearerRule ✓

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

Error handling:

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

R24 UltimateDebtorRule ✓

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

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

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00097
- *Error Text:* Invalid message content for ultimate debtor.

R25 ChequeAndCreditorAccountRule ✓

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

Error handling:

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

R26 ChequeDeliveryAndCreditorAgentRule ✓

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

Error handling:

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

R27 ChequeDeliveryAndNoCreditorAgentRule ✓

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

Error handling:

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

R28 NonChequePaymentMethodRule ✓

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

Error handling:

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

R29 ChequeNoDeliveryAndNoCreditorAgentRule ✓

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

Error handling:

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

R30 InstructionForDebtorAgentRule ✓

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

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

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

Error handling:

- *Error severity:* Fatal

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

Guidelines

1. **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

2. **ChequeInstructionDeliverToDebtorGuideline**

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

3. **ChequeInstructionDeliverToCreditorGuideline**

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

4. **ChequeInstructionDeliverToCreditorAgentGuideline**

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

5. **ChequeFromGuideline**

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

Used in element(s)

["PaymentInformation"](#) on page 17

5.60.1 PaymentInformationIdentification

XML Tag: PmtInflId

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Datatype: ["Max35Text"](#) on page 232

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/PaymentInformationIdentification**

Comment:

This value is the same as the Message ID of the Group Header.

5.60.2 PaymentMethod

XML Tag: PmtMtd

Presence: [1..1]

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

Datatype: ["PaymentMethod3Code" on page 234](#)

5.60.3 BatchBooking

XML Tag: BtchBookg

Presence: [0..1]

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

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

Datatype: ["BatchBookingIndicator" on page 201](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/BatchBooking](#)) is removed.

5.60.4 NumberOfTransactions

XML Tag: NbOfTxS

Presence: [0..1]

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

Datatype: ["Max15NumericText" on page 230](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/NumberOfTransactions](#)) is removed.

5.60.5 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: ["DecimalNumber" on page 211](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/ControlSum](#)) is removed.

5.60.6 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "[PaymentTypeInformation26](#)" on [page 145](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.1	InstructionPriority	<InstrPrty>		[0..1]	⚠	145
6.1.16.1.2	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	146
6.1.16.1.3	LocalInstrument	<LclInstrm>		[0..1]		146
6.1.16.1.4	CategoryPurpose	<CtgyPurp>		[0..1]		147

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/PaymentTypeInformation**
 - **CBPR_Payment_Type_Information_TextualRule:**

Required on Transaction Level, unless bilaterally determined (bank value added service).

5.60.7 RequestedExecutionDate

XML Tag: ReqdExctnDt

Presence: [1..1]

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

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

The **ReqdExctnDt** block contains the following elements (see datatype "[DateAndDateTime2Choice](#)" on [page 72](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.7.1.1	Date	<Dt>	{Or	[1..1]		72
6.1.7.1.2	DateTime	<DtTm>	Or}	[1..1]	⚠	72

5.60.8 PoolingAdjustmentDate

XML Tag: PoolgAdjstmntDt

Presence: [0..1]

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

Datatype: "ISODate" on page 227

5.60.9 Debtor

XML Tag: Dbtr

Presence: [1..1]

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

The **Dbtr** block contains the following elements (see datatype "PartyIdentification135" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	▲	123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	▲	125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	⊘	130

Usage Guideline details

- on pain.001.001.09/PaymentInformation/Debtor

Comment:

If address must be used, it is recommended to use structured address only.

5.60.10 DebtorAccount

XML Tag: DbtrAcct


Presence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

The **DbtrAcct** block contains the following elements (see datatype "CashAccount38" on page 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37
6.1.1.4.2	Type	<Tp>		[0..1]		37

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.3	Currency	<Ccy>		[0..1]		37
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38







5.60.11 DebtorAgent


XML Tag: DbtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 24 for details)

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

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







5.60.12 DebtorAgentAccount

XML Tag: DbtrAgtAcct

Presence: [0..1]

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

The **DbtrAgtAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37
6.1.1.4.2	Type	<Tp>		[0..1]		37
6.1.1.4.3	Currency	<Ccy>		[0..1]		37
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38

5.60.13 InstructionForDebtorAgent

XML Tag: InstrForDbtrAgt

Presence: [0..1]

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

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

Datatype: "Max140Text" on page 230

5.60.14 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "PartyIdentification135" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	⚠	123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	⚠	125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]	⚠	129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	⊘	130

Usage Guideline details

- on pain.001.001.09/PaymentInformation/UltimateDebtor

- CBPR_Ultimate_Debtor_TextualRule:

Usage based on business need and bank service. If an ultimate debtor is involved in the payment, being different from the debtor, it must be provided. Required on Transaction Level, unless bilaterally determined.

5.60.15 ChargeBearer

XML Tag: ChrgBr

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 203

Usage Guideline details

- on pain.001.001.09/PaymentInformation/ChargeBearer

- **CBPR_Charge_Bearer_TextualRule:**

Should be provided only on Transaction Level, unless bilaterally determined (bank value added service).

5.60.16 ChargesAccount

XML Tag: ChrgsAcct

Presence: [0..1]

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

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

The **ChrgsAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		37
6.1.1.4.2	Type	<Tp>		[0..1]		37
6.1.1.4.3	Currency	<Ccy>		[0..1]		37
6.1.1.4.4	Name	<Nm>		[0..1]		38
6.1.1.4.5	Proxy	<Prxy>		[0..1]		38

5.60.17 ChargesAccountAgent

XML Tag: ChrgsAcctAgt

Presence: [0..1]

Definition: Agent that services a charges account.

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

The **ChrgsAcctAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 24 for details)

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

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

5.60.18 CreditTransferTransactionInformation

XML Tag: CdtTrfTxInf

Presence: [1..*]

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

The **CdtTrfTxInf** block contains the following elements (see datatype "CreditTransferTransaction34" on page 53 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.1	PaymentIdentification	<PmtId>		[1..1]		56
6.1.15.6.2	PaymentTypeInfo	<PmtPlnf>		[0..1]	⚠	56
6.1.15.6.3	Amount	<Amt>		[1..1]		57
6.1.15.6.4	ExchangeRateInformation	<XchgRateInf>		[0..1]		57
6.1.15.6.5	ChargeBearer	<ChrgBr>		[0..1]	⚠	58
6.1.15.6.6	ChequeInstruction	<ChqInstr>		[0..1]		58
6.1.15.6.7	UltimateDebtor	<UltmtDbtr>		[0..1]	⚠	59
6.1.15.6.8	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		59
6.1.15.6.9	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]		60
6.1.15.6.10	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		60
6.1.15.6.11	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]		61
6.1.15.6.12	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		61
6.1.15.6.13	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]		61
6.1.15.6.14	CreditorAgent	<CdtrAgt>		[0..1]		62
6.1.15.6.15	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		62
6.1.15.6.16	Creditor	<Cdtr>		[0..1]	M	63
6.1.15.6.17	CreditorAccount	<CdtrAcct>		[0..1]	⚠	63
6.1.15.6.18	UltimateCreditor	<UltmtCdtr>		[0..1]	⚠	64
6.1.15.6.19	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]	⚠ R[0..2]	65
6.1.15.6.20	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]	⚠	65

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.21	Purpose	<Purp>		[0..1]	⚠	66
6.1.15.6.22	RegulatoryReporting	<RgltryRptg>		[0..10]		66
6.1.15.6.23	Tax	<Tax>		[0..1]	⚠	67
6.1.15.6.24	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]		67
6.1.15.6.25	RemittanceInformation	<RmtInf>		[0..1]		68
6.1.15.6.26	SupplementaryData	<SplmtryData>		[0..*]	🚫	68

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation](#)
This element has change repeatability, the maximum occurrence has been changed to : 1

5.61 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.1	InstructionPriority	<InstrPrty>		[0..1]	⚠	145
6.1.16.1.2	ServiceLevel	<SvcLvl>		[0..*]	R[0..3] R[0..3]	146
6.1.16.1.3	LocalInstrument	<LclInstrm>		[0..1]		146
6.1.16.1.4	CategoryPurpose	<CtgyPurp>		[0..1]		147

Used in element(s)

"PaymentTypeInformation" on page 56, "PaymentTypeInformation" on page 138

5.61.1 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 237

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/InstructionPriority](#)

– **CGI_Instruction_Priority_TextualRule:**

Based on whether priority processing vs. normal processing is offered by the bank.

- **on pain.001.001.09/PaymentInformation/PaymentTypeInformation/InstructionPriority**

– **CGI_Instruction_Priority_TextualRule:**

Based on whether priority processing vs. normal processing is offered by the bank.

5.61.2 ServiceLevel

XML Tag: SvcLvl

Presence: [0..*]

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

The **SvcLvl** block contains the following elements (see datatype "[ServiceLevel8Choice](#)" on page 172 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.2.1	Code	<Cd>	{Or	[1..1]		173
6.1.16.1.2.2	Proprietary	<Prtry>	Or}	[1..1]		173

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel**

This element has change repeatability, the maximum occurrence has been changed to : 3

- **on pain.001.001.09/PaymentInformation/PaymentTypeInformation/ServiceLevel**

This element has change repeatability, the maximum occurrence has been changed to : 3

5.61.3 LocalInstrument

XML Tag: LclInstrm

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

The **LclInstrm** block contains the following elements (see datatype "[LocalInstrument2Choice](#)" on page 114 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.3.1	Code	<Cd>	{Or	[1..1]	⚠	114
6.1.16.1.3.2	Proprietary	<Prtry>	Or}	[1..1]		115

5.61.4 CategoryPurpose

XML Tag: Ctgypurp

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

The **Ctgypurp** block contains the following elements (see datatype "[CategoryPurpose1Choice](#)" on page 39 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.4.1	Code	<Cd>	{Or	[1..1]	⚠	39
6.1.16.1.4.2	Proprietary	<Prtry>	Or}	[1..1]		40

5.62 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.1	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		147
6.1.17.1.2	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	148

Used in element(s)

["PrivateIdentification"](#) on page 121

5.62.1 DateAndPlaceOfBirth

XML Tag: DtAndPlcOfBirth

Presence: [0..1]

Definition: Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "DateAndPlaceOfBirth1" on page 72 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.1.1	BirthDate	<BirthDt>		[1..1]		73
6.1.17.1.1.2	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		73
6.1.17.1.1.3	CityOfBirth	<CityOfBirth>		[1..1]		73
6.1.17.1.1.4	CountryOfBirth	<CtrtyOfBirth>		[1..1]		73

5.62.2 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "GenericPersonIdentification1" on page 108 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.2.1	Identification	<Id>		[1..1]		108
6.1.17.1.2.2	SchemeName	<SchmeNm>		[0..1]	M	108
6.1.17.1.2.3	Issuer	<Issr>		[0..1]		109

Usage Guideline details

- on **pain.001.001.09/GroupHeader/InitiatingParty/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/PrivateIdentification/Other**

- This element has change repeatability, the maximum occurrence has been changed to : 2*
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
 - on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
 - on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
 - on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
 - on **pain.001.001.09/PaymentInformation/Debtor/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2
 - on **pain.001.001.09/PaymentInformation/UltimateDebtor/Identification/PrivateIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 2

5.63 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.2.2.1	Code	<Cd>	{Or	[1..1]		149
6.1.17.1.2.2.2	Proprietary	<Prtry>	Or}	[1..1]	⊘	150

⊘ , ◇ >> Note as not all **PersonIdentificationSchemeName1Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"SchemeName" on page 108

5.63.1 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 223](#)

5.63.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 232](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/Debtor/Identification/PrivateIdentification/Other/SchemeName/Proprietary](#)) is removed.

5.64 PostalAddress24

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]	⊘ ⊘	151
6.1.18.1.2	Department	<Dept>		[0..1]		152
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		152
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		152
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		153
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		153
6.1.18.1.7	Floor	<Flr>		[0..1]		153
6.1.18.1.8	PostBox	<PstBx>		[0..1]		153
6.1.18.1.9	Room	<Room>		[0..1]		153
6.1.18.1.10	PostCode	<PstCd>		[0..1]		153
6.1.18.1.11	TownName	<TwnNm>		[0..1]	M	154
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		154
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		154
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		155
6.1.18.1.15	Country	<Ctry>		[0..1]	M ⚠	155
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]	⚠ R[0..3] R[0..3] R[0..3] R[0..3]	155

⊗ , ⚡ >> Note as not all **PostalAddress24** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"Address" on page 115, "PostalAddress" on page 98, "PostalAddress" on page 94, "PostalAddress" on page 30, "PostalAddress" on page 86, "PostalAddress" on page 125

5.64.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

The **AdrTp** block contains the following elements (see datatype "AddressType3Choice" on page 21 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1.1	Code	<Cd>	{Or	[1..1]		21
6.1.18.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		22

Usage Guideline details

- This element(pain.001.001.09/GroupHeader/ForwardingAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pain.001.001.09/GroupHeader/InitiatingParty/PostalAddress/AddressType) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom/Address/AddressType) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliverTo/Address/AddressType) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressType) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.

- This element(`pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress/Address/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/Debtor/PostalAddress/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType`) is removed.
- This element(`pain.001.001.09/PaymentInformation/UltimateDebtor/PostalAddress/AddressType`) is removed.

5.64.2 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 233](#)

5.64.3 SubDepartment

XML Tag: SubDept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 233](#)

5.64.4 StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: ["Max70Text" on page 233](#)

5.64.5 BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

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

Datatype: ["Max16Text" on page 231](#)

5.64.6 BuildingName

XML Tag: BldgNm

Presence: [0..1]

Definition: Name of the building or house.

Datatype: ["Max35Text" on page 232](#)

5.64.7 Floor

XML Tag: Flr

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: ["Max70Text" on page 233](#)

5.64.8 PostBox

XML Tag: PstBx

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: ["Max16Text" on page 231](#)

5.64.9 Room

XML Tag: Room

Presence: [0..1]

Definition: Building room number.

Datatype: ["Max70Text" on page 233](#)

5.64.10 PostCode

XML Tag: PstCd

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: ["Max16Text" on page 231](#)

5.64.11 TownName

XML Tag: TwnNm

Presence: [0..1]

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

Datatype: "Max35Text" on page 232

Usage Guideline details

- **on pain.001.001.09/GroupHeader/InitiatingParty/PostalAddress/TownName**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/TownName**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/TownName**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/TownName**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/TownName**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/TownName**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/TownName**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/UltimateDebtor/PostalAddress/TownName**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.64.12 TownLocationName

XML Tag: TwnLctnNm

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 232

5.64.13 DistrictName

XML Tag: DstrctNm

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: ["Max35Text" on page 232](#)

5.64.14 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

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

Datatype: ["Max35Text" on page 232](#)

5.64.15 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

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

Usage Guideline details

- on pain.001.001.09/GroupHeader/InitiatingParty/PostalAddress/Country**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/Country**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/Country**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/Country**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/Country**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/Country**

This element is now mandatory, the minimum occurrence has been changed to : 1
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/Country**

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

- **on pain.001.001.09/PaymentInformation/UltimateDebtor/PostalAddress/Country**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom/Address/Country**
Comment:
Required
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliverTo/Address/Country**
Comment:
Required

5.64.16 AddressLine

XML Tag: AdrLine

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: ["Max70Text" on page 233](#)

Usage Guideline details

- **on pain.001.001.09/GroupHeader/InitiatingParty/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom/Address/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliverTo/Address/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 3

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress/Address/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 2

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 2

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 2

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 2

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 2

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 2

- on **pain.001.001.09/PaymentInformation/Debtor/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3

- on **pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 3

- on **pain.001.001.09/PaymentInformation/UltimateDebtor/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 2

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress/Address/AddressLine**

– **CGI_Remittance_Location_Details_Postal_Address_TextualRule:**

Optional, but not recommended to provide this unstructured address data (max. 1 occurrence with 70 char) however short-term not all systems may support full structured data. Note that this element will be changed to NU (Not used) in future. If provided, it must not include Country, as this is required as a separate element.

The Debtor or Forwarding Agent has to map the values of AdrLine and Country into 3 occurrence (3 x 35 char interbank requirements), until Address Line will cease to be accepted.

5.65 ProxyAccountIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.3.1	Type	<Tp>		[0..1]		158
6.1.1.3.2	Identification	<Id>		[1..1]		158

Used in element(s)

"Proxy" on page 38

5.65.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Type of the proxy identification.

The **Tp** block contains the following elements (see datatype "[ProxyAccountType1Choice](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.3.1.1	Code	<Cd>	{Or	[1..1]		159
6.1.1.3.1.2	Proprietary	<Prtry>	Or}	[1..1]		159

5.65.2 Identification

XML Tag: Id

Presence: [1..1]

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

Datatype: "[Max2048Text](#)" on page 231

5.66 ProxyAccountType1Choice

Definition: Specifies the scheme used for the identification of an account alias.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.3.1.1	Code	<Cd>	{Or	[1..1]		159
6.1.1.3.1.2	Proprietary	<Prtry>	Or}	[1..1]		159

Used in element(s)

["Type" on page 158](#)

5.66.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalProxyAccountType1Code" on page 223](#)

5.66.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 232](#)

5.67 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.2.1	Code	<Cd>	{Or	[1..1]		159
6.1.12.2.2	Proprietary	<Prtry>	Or}	[1..1]		160

Used in element(s)

["Purpose" on page 66](#)

5.67.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalPurpose1Code" on page 224](#)

5.67.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: ["Max35Text" on page 232](#)

5.68 ReferredDocumentInformation7

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.1	Type	<Tp>		[0..1]		160
6.1.20.1.1.2	Number	<Nb>		[0..1]	⚠	160
6.1.20.1.1.3	RelatedDate	<RltdDt>		[0..1]		161
6.1.20.1.1.4	LineDetails	<LineDtls>		[0..*]		161

Used in element(s)

["ReferredDocumentInformation" on page 175](#)

5.68.1 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 162](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		162
6.1.20.1.1.1.2	Issuer	<Issr>		[0..1]		163

5.68.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: ["Max35Text" on page 232](#)

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/Number](#)

Comment:
Required

5.68.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: ["ISODate" on page 227](#)

5.68.4 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 78](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1	Identification	<Id>		[1..*]		78
6.1.20.1.1.4.2	Description	<Desc>		[0..1]		78
6.1.20.1.1.4.3	Amount	<Amt>		[0..1]		78

5.69 ReferredDocumentType3Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.1.1.1	Code	<Cd>	{Or	[1..1]		162
6.1.20.1.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		162

Used in element(s)

["CodeOrProprietary" on page 162](#)

5.69.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: ["DocumentType6Code" on page 211](#)

5.69.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

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

Datatype: ["Max35Text" on page 232](#)

5.70 ReferredDocumentType4

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		162
6.1.20.1.1.1.2	Issuer	<Issr>		[0..1]		163

Used in element(s)

["Type" on page 160](#)







5.70.1 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 161](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.1.1.1	Code	<Cd>	{Or	[1..1]		162
6.1.20.1.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		162

5.70.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: ["Max35Text" on page 232](#)

5.71 RegulatoryAuthority2

Definition: Entity requiring the regulatory reporting information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.2.1	Name	<Nm>		[0..1]		163
6.1.19.1.2.2	Country	<Ctry>		[0..1]		163

Used in element(s)

["Authority" on page 164](#)

5.71.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max140Text" on page 230](#)

5.71.2 Country

XML Tag: Ctry

Presence: [0..1]

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

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

5.72 RegulatoryReporting3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.1	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		164

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.2	Authority	<Authrty>		[0..1]		164
6.1.19.1.3	Details	<Dtls>		[0..*]		164

Used in element(s)

"RegulatoryReporting" on page 66

5.72.1 DebitCreditReportingIndicator

XML Tag: DbtCdtRptgInd

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Datatype: "RegulatoryReportingType1Code" on page 238







5.72.2 Authority

XML Tag: Authrty

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

The **Authrty** block contains the following elements (see datatype "RegulatoryAuthority2" on page 163 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.2.1	Name	<Nm>		[0..1]		163
6.1.19.1.2.2	Country	<Ctry>		[0..1]		163







5.72.3 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

The **Dtls** block contains the following elements (see datatype "StructuredRegulatoryReporting3" on page 173 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.3.1	Type	<Tp>		[0..1]		173

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.3.2	Date	<Dt>		[0..1]		174
6.1.19.1.3.3	Country	<Ctry>		[0..1]		174
6.1.19.1.3.4	Code	<Cd>		[0..1]		174
6.1.19.1.3.5	Amount	<Amt>		[0..1]		174
6.1.19.1.3.6	Information	<Inf>		[0..*]		174

5.73 RemittanceAmount2

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.9.1	DuePayableAmount	<DuePyblAmt>		[0..1]		165
6.1.12.9.2	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		165
6.1.12.9.3	CreditNoteAmount	<CdtNoteAmt>		[0..1]		166
6.1.12.9.4	TaxAmount	<TaxAmt>		[0..*]		166
6.1.12.9.5	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		166
6.1.12.9.6	RemittedAmount	<RmtdAmt>		[0..1]		167

Used in element(s)

"ReferredDocumentAmount" on page 175

5.73.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

5.73.2 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 74](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1 , 6.1.12.9.2.1	Type	<Tp>		[0..1]		74
6.1.20.1.1.4.3.2.2 , 6.1.12.9.2.2	Amount	<Amt>		[1..1]		75

5.73.3 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 196](#)

5.73.4 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 181](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.4.1 , 6.1.12.9.4.1	Type	<Tp>		[0..1]		181
6.1.20.1.1.4.3.4.2 , 6.1.12.9.4.2	Amount	<Amt>		[1..1]		181

5.73.5 AdjustmentAmountAndReason

XML Tag: AdjstmntAmtAndRsn

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the document adjustment.

The **AdjstmntAmtAndRsn** block contains the following elements (see datatype "[DocumentAdjustment1](#)" on [page 76](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.5.1 , 6.1.12.9.5.1	Amount	<Amt>		[1..1]		76
6.1.20.1.1.4.3.5.2 , 6.1.12.9.5.2	CreditDebitIndicator	<CdtDbtInd>		[0..1]		76
6.1.20.1.1.4.3.5.3 , 6.1.12.9.5.3	Reason	<Rsn>		[0..1]		76
6.1.20.1.1.4.3.5.4 , 6.1.12.9.5.4	AdditionalInformation	<AddtlInf>		[0..1]		76

5.73.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

5.74 RemittanceAmount3

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.1	DuePayableAmount	<DuePyblAmt>		[0..1]		167
6.1.20.1.1.4.3.2	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		168
6.1.20.1.1.4.3.3	CreditNoteAmount	<CdtNoteAmt>		[0..1]		168
6.1.20.1.1.4.3.4	TaxAmount	<TaxAmt>		[0..*]		168
6.1.20.1.1.4.3.5	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		168
6.1.20.1.1.4.3.6	RemittedAmount	<RmtdAmt>		[0..1]		169

Used in element(s)

"Amount" on page 78

5.74.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

5.74.2 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 74 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1 , 6.1.12.9.2.1	Type	<Tp>		[0..1]		74
6.1.20.1.1.4.3.2.2 , 6.1.12.9.2.2	Amount	<Amt>		[1..1]		75

5.74.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 196

5.74.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype "[TaxAmountAndType1](#)" on page 181 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.4.1 , 6.1.12.9.4.1	Type	<Tp>		[0..1]		181
6.1.20.1.1.4.3.4.2 , 6.1.12.9.4.2	Amount	<Amt>		[1..1]		181

5.74.5 AdjustmentAmountAndReason

XML Tag: AdjstmntAmtAndRsn

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

The **AdjstmntAmtAndRsn** block contains the following elements (see datatype "DocumentAdjustment1" on page 76 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.5.1 , 6.1.12.9.5.1	Amount	<Amt>		[1..1]		76
6.1.20.1.1.4.3.5.2 , 6.1.12.9.5.2	CreditDebitIndicator	<CdtDbtInd>		[0..1]		76
6.1.20.1.1.4.3.5.3 , 6.1.12.9.5.3	Reason	<Rsn>		[0..1]		76
6.1.20.1.1.4.3.5.4 , 6.1.12.9.5.4	AdditionalInformation	<AddtlInf>		[0..1]		76

5.74.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

5.75 RemittanceInformation16

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.5.1	Unstructured	<Ustrd>		[0..*]	R[0..1]	169
6.1.20.5.2	Structured	<Strd>		[0..*]	⚠	170

Used in element(s)

"RemittanceInformation" on page 68

5.75.1 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 230

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured**

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

5.75.2 Structured

XML Tag: Strd

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

The **Strd** block contains the following elements (see datatype "StructuredRemittanceInformation16" on page 174 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		175
6.1.20.1.2	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		175
6.1.20.1.3	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		176
6.1.20.1.4	Invoicer	<Invcr>		[0..1]		176
6.1.20.1.5	Invoicee	<Invcee>		[0..1]		177
6.1.20.1.6	TaxRemittance	<TaxRmt>		[0..1]	⚠	177
6.1.20.1.7	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		178
6.1.20.1.8	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		179

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured**

– **CBPR_Structured_Remittance_Information_TextualRule:**

Use of Structured Remittance Information must be bilaterally agreed. Structured Remittance can be repeated, however the total business data for all occurrences must not exceed 9,000 characters which excludes the tag names, and is irrespective of bytes per character.

5.76 RemittanceLocation7

Definition: Provides information on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.4.1	RemittanceIdentification	<RmtId>		[0..1]		171
6.1.20.4.2	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		171

Used in element(s)

"RelatedRemittanceInformation" on page 67

5.76.1 RemittanceIdentification

XML Tag: RmtId

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 232

5.76.2 RemittanceLocationDetails

XML Tag: RmtLctnDtls

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

The **RmtLctnDtls** block contains the following elements (see datatype "RemittanceLocationData1" on page 171 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.3.1	Method	<Mtd>		[1..1]		172
6.1.20.3.2	ElectronicAddress	<ElctrcnAdr>		[0..1]		172
6.1.20.3.3	PostalAddress	<PstlAdr>		[0..1]		172

5.77 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.3.1	Method	<Mtd>		[1..1]		172

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.3.2	ElectronicAddress	<ElctrncAdr>		[0..1]		172
6.1.20.3.3	PostalAddress	<PstlAdr>		[0..1]		172

Used in element(s)

"RemittanceLocationDetails" on page 171

5.77.1 Method

XML Tag: Mtd

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 239

5.77.2 ElectronicAddress

XML Tag: ElctrncAdr

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 231







5.77.3 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.







The **PstlAdr** block contains the following elements (see datatype "NameAndAddress16" on page 115 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3.1 , 6.1.5.1.5.1 , 6.1.20.3.3.1	Name	<Nm>		[1..1]		115
6.1.5.1.3.2 , 6.1.5.1.5.2 , 6.1.20.3.3.2	Address	<Adr>		[1..1]		115

5.78 ServiceLevel8Choice

Definition: Specifies the service level of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.2.1	Code	<Cd>	{Or	[1..1]		173
6.1.16.1.2.2	Proprietary	<Prtry>	Or}	[1..1]		173

Used in element(s)

["ServiceLevel" on page 146](#)

5.78.1 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 225](#)

5.78.2 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 232](#)

5.79 StructuredRegulatoryReporting3

Definition: Information needed due to regulatory and statutory requirements.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.3.1	Type	<Tp>		[0..1]		173
6.1.19.1.3.2	Date	<Dt>		[0..1]		174
6.1.19.1.3.3	Country	<Ctry>		[0..1]		174
6.1.19.1.3.4	Code	<Cd>		[0..1]		174
6.1.19.1.3.5	Amount	<Amt>		[0..1]		174
6.1.19.1.3.6	Information	<Inf>		[0..*]		174

Used in element(s)

["Details" on page 164](#)

5.79.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 232

5.79.2 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 227

5.79.3 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Datatype: "CountryCode" on page 210

5.79.4 Code

XML Tag: Cd

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: "Max10Text" on page 229

5.79.5 Amount

XML Tag: Amt

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

5.79.6 Information

XML Tag: Inf

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 232

5.80 StructuredRemittanceInformation16

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		175
6.1.20.1.2	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		175
6.1.20.1.3	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		176
6.1.20.1.4	Invoicer	<Invcr>		[0..1]		176
6.1.20.1.5	Invoicee	<Invcee>		[0..1]		177
6.1.20.1.6	TaxRemittance	<TaxRmt>		[0..1]	⚠️	177
6.1.20.1.7	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		178
6.1.20.1.8	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		179

Used in element(s)

"Structured" on page 170

5.80.1 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 160](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.1	Type	<Tp>		[0..1]		160
6.1.20.1.1.2	Number	<Nb>		[0..1]	⚠️	160
6.1.20.1.1.3	RelatedDate	<RltdDt>		[0..1]		161
6.1.20.1.1.4	LineDetails	<LineDtls>		[0..*]		161

5.80.2 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 165](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.9.1	DuePayableAmount	<DuePyblAmt>		[0..1]		165
6.1.12.9.2	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		165
6.1.12.9.3	CreditNoteAmount	<CdtNoteAmt>		[0..1]		166
6.1.12.9.4	TaxAmount	<TaxAmt>		[0..*]		166
6.1.12.9.5	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		166
6.1.12.9.6	RemittedAmount	<RmtdAmt>		[0..1]		167

5.80.3 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 69](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1	Type	<Tp>		[0..1]		69
6.1.9.1.2	Reference	<Ref>		[0..1]	⚠️	69

5.80.4 Invoicer

XML Tag: Invcr

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

The **Invcr** block contains the following elements (see datatype "[PartyIdentification135](#)" on [page 123](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	⚠️	123

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		130

5.80.5 Invoicee

XML Tag: Invcee

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

The **Invcee** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		123
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		125
6.1.14.1.3	Identification	<Id>		[0..1]		129
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		129
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		130

5.80.6 TaxRemittance

XML Tag: TaxRmt

Presence: [0..1]

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

The **TaxRmt** block contains the following elements (see datatype "[TaxInformation7](#)" on page 183 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.1.1	Creditor	<Cdtr>		[0..1]		183
6.1.24.1.2	Debtor	<Dbtr>		[0..1]		184
6.1.24.1.3	UltimateDebtor	<UltmtDbtr>		[0..1]		184
6.1.24.1.4	AdministrationZone	<AdmstnZone>		[0..1]		185

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.1.5	ReferenceNumber	<RefNb>		[0..1]		185
6.1.24.1.6	Method	<Mtd>		[0..1]		185
6.1.24.1.7	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		185
6.1.24.1.8	TotalTaxAmount	<TtlTaxAmt>		[0..1]		185
6.1.24.1.9	Date	<Dt>		[0..1]		185
6.1.24.1.10	SequenceNumber	<SeqNb>		[0..1]		185
6.1.24.1.11	Record	<Rcrd>		[0..*]		186

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/TaxRemittance

Comment:

This component is applicable, when tax information is used by the creditor as part of remittance information, for example in case of international relay payments. It must not be used, when tax information is used by the Clearing or the local regulatory authority (then the information must be provided under the Tax component outside RemittanceInformation).

5.80.7 GarnishmentRemittance

XML Tag: GrnshmtRmt

Presence: [0..1]

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

The **GrnshmtRmt** block contains the following elements (see datatype "Garnishment3" on page 99 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1	Type	<Tp>		[1..1]		100
6.1.20.2.2	Garnishee	<Grnshee>		[0..1]		100
6.1.20.2.3	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		100
6.1.20.2.4	ReferenceNumber	<RefNb>		[0..1]		101
6.1.20.2.5	Date	<Dt>		[0..1]		101
6.1.20.2.6	RemittedAmount	<RmtdAmt>		[0..1]		101
6.1.20.2.7	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrnclnd>		[0..1]		101
6.1.20.2.8	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		102

5.80.8 AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: ["Max140Text" on page 230](#)

5.81 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.1.1	PlaceAndName	<PlcAndNm>		[0..1]		179
6.1.12.1.2	Envelope	<Envlp>		[1..1]		179

Rules

R31 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 18](#), ["SupplementaryData" on page 68](#)

5.81.1 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 231](#)

5.81.2 Envelope

XML Tag: Envlp

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

5.82 TaxAmount2

Definition: Set of elements used to provide information on the tax amount(s) of tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.8.1	Rate	<Rate>		[0..1]		180
6.1.24.4.8.2	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		180
6.1.24.4.8.3	TotalAmount	<TtlAmt>		[0..1]		180
6.1.24.4.8.4	Details	<Dtls>		[0..*]		180

Used in element(s)

["TaxAmount" on page 194](#)

5.82.1 Rate

XML Tag: Rate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: ["PercentageRate" on page 236](#)

5.82.2 TaxableBaseAmount

XML Tag: TaxblBaseAmt

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 196](#)

5.82.3 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 196](#)

5.82.4 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

The **Dtls** block contains the following elements (see datatype ["TaxRecordDetails2" on page 195](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.3.1	Period	<Prd>		[0..1]		195
6.1.24.3.2	Amount	<Amt>		[1..1]		195

5.83 TaxAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.4.1 , 6.1.12.9.4.1	Type	<Tp>		[0..1]		181
6.1.20.1.1.4.3.4.2 , 6.1.12.9.4.2	Amount	<Amt>		[1..1]		181

Used in element(s)

"TaxAmount" on page 166, "TaxAmount" on page 168

5.83.1 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 182 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.4.1.1 , 6.1.12.9.4.1.1	Code	<Cd>	{Or	[1..1]		182
6.1.20.1.1.4.3.4.1.2 , 6.1.12.9.4.1.2	Proprietary	<Prtry>	Or}	[1..1]		182

5.83.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 196

5.84 TaxAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.4.1.1 6.1.12.9.4.1.1	, Code	<Cd>	{Or	[1..1]		182
6.1.20.1.1.4.3.4.1.2 6.1.12.9.4.1.2	, Proprietary	<Prtry>	Or}	[1..1]		182

Used in element(s)

"Type" on page 181

5.84.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 226

5.84.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 232

5.85 TaxAuthorisation1

Definition: Details of the authorised tax paying party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.4.1	Title	<Titl>		[0..1]		182
6.1.24.6.4.2	Name	<Nm>		[0..1]		183

Used in element(s)

"Authorisation" on page 191

5.85.1 Title

XML Tag: Titl

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: ["Max35Text" on page 232](#)

5.85.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: ["Max140Text" on page 230](#)

5.86 TaxInformation7

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.1.1	Creditor	<Cdtr>		[0..1]		183
6.1.24.1.2	Debtor	<Dbtr>		[0..1]		184
6.1.24.1.3	UltimateDebtor	<UltmtDbtr>		[0..1]		184
6.1.24.1.4	AdministrationZone	<AdmstnZone>		[0..1]		185
6.1.24.1.5	ReferenceNumber	<RefNb>		[0..1]		185
6.1.24.1.6	Method	<Mtd>		[0..1]		185
6.1.24.1.7	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		185
6.1.24.1.8	TotalTaxAmount	<TtlTaxAmt>		[0..1]		185
6.1.24.1.9	Date	<Dt>		[0..1]		185
6.1.24.1.10	SequenceNumber	<SeqNb>		[0..1]		185
6.1.24.1.11	Record	<Rcrd>		[0..*]		186

Used in element(s)

["TaxRemittance" on page 177](#)

5.86.1 Creditor

XML Tag: Cdtr

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

The **Cdtr** block contains the following elements (see datatype "[TaxParty1](#)" on page 189 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.7.1	TaxIdentification	<TaxId>		[0..1]		189
6.1.24.7.2	RegistrationIdentification	<RegnId>		[0..1]		190
6.1.24.7.3	TaxType	<TaxTp>		[0..1]		190

5.86.2 Debtor

XML Tag: Dbtr

Presence: [0..1]

Definition: Identifies the party on the debit side of the transaction to which the tax applies.

The **Dbtr** block contains the following elements (see datatype "[TaxParty2](#)" on page 190 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.1	TaxIdentification	<TaxId>		[0..1]		190
6.1.24.6.2	RegistrationIdentification	<RegnId>		[0..1]		190
6.1.24.6.3	TaxType	<TaxTp>		[0..1]		191
6.1.24.6.4	Authorisation	<Authstn>		[0..1]		191

5.86.3 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "[TaxParty2](#)" on page 190 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.1	TaxIdentification	<TaxId>		[0..1]		190
6.1.24.6.2	RegistrationIdentification	<RegnId>		[0..1]		190
6.1.24.6.3	TaxType	<TaxTp>		[0..1]		191
6.1.24.6.4	Authorisation	<Authstn>		[0..1]		191

5.86.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text" on page 232](#)

5.86.5 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text" on page 230](#)

5.86.6 Method

XML Tag: Mtd

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text" on page 232](#)

5.86.7 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 196](#)

5.86.8 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 196](#)

5.86.9 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: ["ISODate" on page 227](#)

5.86.10 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 234

5.86.11 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord2" on page 192 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.1	Type	<Tp>		[0..1]		193
6.1.24.4.2	Category	<Ctgy>		[0..1]		193
6.1.24.4.3	CategoryDetails	<CtgyDtls>		[0..1]		193
6.1.24.4.4	DebtorStatus	<DbtrSts>		[0..1]		193
6.1.24.4.5	CertificateIdentification	<CertId>		[0..1]		193
6.1.24.4.6	FormsCode	<FrmsCd>		[0..1]		193
6.1.24.4.7	Period	<Prd>		[0..1]		194
6.1.24.4.8	TaxAmount	<TaxAmt>		[0..1]		194
6.1.24.4.9	AdditionalInformation	<AddtlInf>		[0..1]		194

5.87 TaxInformation8

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.2.1	Creditor	<Cdtr>		[0..1]		187
6.1.24.2.2	Debtor	<Dbtr>		[0..1]		187
6.1.24.2.3	AdministrationZone	<AdmstnZone>		[0..1]		187
6.1.24.2.4	ReferenceNumber	<RefNb>		[0..1]		188
6.1.24.2.5	Method	<Mtd>		[0..1]		188
6.1.24.2.6	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		188

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.2.7	TotalTaxAmount	<TtlTaxAmt>		[0..1]		188
6.1.24.2.8	Date	<Dt>		[0..1]		188
6.1.24.2.9	SequenceNumber	<SeqNb>		[0..1]		188
6.1.24.2.10	Record	<Rcrd>		[0..*]		189

Used in element(s)

"Tax" on page 67

5.87.1 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 189 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.7.1	TaxIdentification	<TaxId>		[0..1]		189
6.1.24.7.2	RegistrationIdentification	<RegnId>		[0..1]		190
6.1.24.7.3	TaxType	<TaxTp>		[0..1]		190

5.87.2 Debtor

XML Tag: Dbtr

Presence: [0..1]

Definition: 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 190 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.1	TaxIdentification	<TaxId>		[0..1]		190
6.1.24.6.2	RegistrationIdentification	<RegnId>		[0..1]		190
6.1.24.6.3	TaxType	<TaxTp>		[0..1]		191
6.1.24.6.4	Authorisation	<Authstn>		[0..1]		191

5.87.3 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 232

5.87.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 230

5.87.5 Method

XML Tag: Mtd

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 232

5.87.6 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

5.87.7 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

5.87.8 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 227

5.87.9 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 234

5.87.10 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord2" on page 192 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.1	Type	<Tp>		[0..1]		193
6.1.24.4.2	Category	<Ctgy>		[0..1]		193
6.1.24.4.3	CategoryDetails	<CtgyDtls>		[0..1]		193
6.1.24.4.4	DebtorStatus	<DbtrSts>		[0..1]		193
6.1.24.4.5	CertificateIdentification	<CertId>		[0..1]		193
6.1.24.4.6	FormsCode	<FrmsCd>		[0..1]		193
6.1.24.4.7	Period	<Prd>		[0..1]		194
6.1.24.4.8	TaxAmount	<TaxAmt>		[0..1]		194
6.1.24.4.9	AdditionalInformation	<AddtlInf>		[0..1]		194

5.88 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.7.1	TaxIdentification	<TaxId>		[0..1]		189
6.1.24.7.2	RegistrationIdentification	<RegnId>		[0..1]		190
6.1.24.7.3	TaxType	<TaxTp>		[0..1]		190

Used in element(s)

"Creditor" on page 183, "Creditor" on page 187

5.88.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: ["Max35Text" on page 232](#)

5.88.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 232](#)

5.88.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 232](#)

5.89 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.1	TaxIdentification	<TaxId>		[0..1]		190
6.1.24.6.2	RegistrationIdentification	<RegnId>		[0..1]		190
6.1.24.6.3	TaxType	<TaxTp>		[0..1]		191
6.1.24.6.4	Authorisation	<Authstn>		[0..1]		191

Used in element(s)

["Debtor" on page 184](#), ["Debtor" on page 187](#), ["UltimateDebtor" on page 184](#)

5.89.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: ["Max35Text" on page 232](#)

5.89.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 232](#)

5.89.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 232](#)

5.89.4 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 182](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.4.1	Title	<Titl>		[0..1]		182
6.1.24.6.4.2	Name	<Nm>		[0..1]		183

5.90 TaxPeriod2

Definition: Period of time details related to the tax payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.5.1	Year	<Yr>		[0..1]		191
6.1.24.5.2	Type	<Tp>		[0..1]		192
6.1.24.5.3	FromToDate	<FrToDt>		[0..1]		192

Used in element(s)

["Period" on page 194](#), ["Period" on page 195](#)

5.90.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ["ISODate" on page 227](#)

5.90.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: ["TaxRecordPeriod1Code" on page 240](#)

5.90.3 FromToDate

XML Tag: FrToDt

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

The **FrToDt** block contains the following elements (see datatype ["DatePeriod2" on page 73](#) for details)

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

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

5.91 TaxRecord2

Definition: Set of elements used to define the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.1	Type	<Tp>		[0..1]		193
6.1.24.4.2	Category	<Ctgy>		[0..1]		193
6.1.24.4.3	CategoryDetails	<CtgyDtls>		[0..1]		193
6.1.24.4.4	DebtorStatus	<DbtrSts>		[0..1]		193
6.1.24.4.5	CertificateIdentification	<CertId>		[0..1]		193
6.1.24.4.6	FormsCode	<FrmsCd>		[0..1]		193
6.1.24.4.7	Period	<Prd>		[0..1]		194
6.1.24.4.8	TaxAmount	<TaxAmt>		[0..1]		194

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.9	AdditionalInformation	<AddtlInf>		[0..1]		194

Used in element(s)

"Record" on page 186, "Record" on page 189

5.91.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: ["Max35Text" on page 232](#)

5.91.2 Category

XML Tag: Ctgy

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: ["Max35Text" on page 232](#)

5.91.3 CategoryDetails

XML Tag: CtgyDtls

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: ["Max35Text" on page 232](#)

5.91.4 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 232](#)

5.91.5 CertificateIdentification

XML Tag: CertId

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: ["Max35Text" on page 232](#)

5.91.6 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 232

5.91.7 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod2" on page 191 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.5.1	Year	<Yr>		[0..1]		191
6.1.24.5.2	Type	<Tp>		[0..1]		192
6.1.24.5.3	FromToDate	<FrToDt>		[0..1]		192

5.91.8 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

The **TaxAmt** block contains the following elements (see datatype "TaxAmount2" on page 180 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.8.1	Rate	<Rate>		[0..1]		180
6.1.24.4.8.2	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		180
6.1.24.4.8.3	TotalAmount	<TtlAmt>		[0..1]		180
6.1.24.4.8.4	Details	<Dtls>		[0..*]		180

5.91.9 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 230

5.92 TaxRecordDetails2

Definition: Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.3.1	Period	<Prd>		[0..1]		195
6.1.24.3.2	Amount	<Amt>		[1..1]		195

Used in element(s)

"Details" on page 180

5.92.1 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod2" on page 191 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.5.1	Year	<Yr>		[0..1]		191
6.1.24.5.2	Type	<Tp>		[0..1]		192
6.1.24.5.3	FromToDate	<FrToDt>		[0..1]		192

5.92.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 196

6 Message Datatypes

Note The following chapter identifies the datatypes that are used in the message.

6.1 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 196

Format

fractionDigits	5
minInclusive	0
totalDigits	18

Rules

R8 CurrencyAmount ✓

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

Note: The decimal separator is a dot.

Error handling:

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

Used in element(s)

"Amount" on page 75, "Amount" on page 76, "Amount" on page 81, "Amount" on page 174, "Amount" on page 181, "Amount" on page 195, "CreditNoteAmount" on page 166, "CreditNoteAmount" on page 168, "DuePayableAmount" on page 165, "DuePayableAmount" on page 167, "InstructedAmount" on page 22, "RemittedAmount" on page 101, "RemittedAmount" on page 167, "RemittedAmount" on page 169, "TaxableBaseAmount" on page 180, "TotalAmount" on page 180, "TotalTaxAmount" on page 185, "TotalTaxAmount" on page 188, "TotalTaxableBaseAmount" on page 185, "TotalTaxableBaseAmount" on page 188

6.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Rules

R9 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 37, ["CurrencyOfTransfer"](#) on page 81, ["UnitCurrency"](#) on page 82

Used in attribute(s)

["ActiveOrHistoricCurrencyAndAmount"](#) on page 196

Restricts

["ParentCurrencyCode"](#) on page 234

6.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Used in element(s)

["Code"](#) on page 21

Restricts

["AddressTypeCode" on page 198](#)

6.4 AddressTypeCode

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Is restricted by

["AddressType2Code" on page 197](#)

6.5 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

Is restricted by

["CreditDebitCode" on page 210](#)

6.6 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Rules

R18 AnyBIC ✓

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

Error handling:

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

Used in element(s)

"AnyBIC" on page 117

6.7 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Used in element(s)

"Code" on page 23

Restricts

"AuthorisationCode" on page 200

6.8 AuthorisationCode

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Is restricted by

"Authorisation1Code" on page 199

6.9 BICFI Dec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Rules

R5 BICFI ✓

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

Error handling:

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

Used in element(s)

["BICFI" on page 96](#), ["BICFI" on page 93](#), ["BICFI" on page 83](#)

6.10 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

["ExchangeRate" on page 82](#)

6.11 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

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

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

Used in element(s)

["BatchBooking" on page 138](#)

6.12 BusinessMessagePriorityCode

Definition: Specifies the priority levels for the BusinessMessage.

The different priorities are typically user / service / implementation dependent. The semantics of the different values for a Message (Set) need to be defined by the relevant user community (SEG.).

Type: CodeSet

Rules**R6 ValidationByTable**

Error handling: Undefined

Used in element(s)

["Priority" on page 36](#)

6.13 CBPR_DateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:m-m).

This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Example: 2020-07-16T19:20:30.45+01:00

This datatype has been created by the Publisher of this Usage Guideline.

Type: DateTime

Format

pattern `.*(\+|-)((0[0-9])|(1[0-4])):[0-5][0-9]`

Used in element(s)

["CreationDate" on page 35](#)

6.14 CBPR_RestrictedFINXMax140Text_Extended

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 140 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + . that is extended to support the following additional characters !#\$%&*^_`{|}~";<>@[

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	140
minLength	1

pattern [0-9a-zA-Z\-\?\:\(\)\.,\'+ !#\$\$%&!*=\^_`{|}\}~";<>@\[\|\]]+

Used in element(s)

["Name" on page 94](#)

6.15 CBPR_RestrictedFINXMax28Text

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 28 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + .

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	28
minLength	1
pattern	[0-9a-zA-Z\-\?\:\(\)\.,\'+]+

Used in element(s)

["MemberIdentification" on page 49](#)

6.16 CBPR_RestrictedFINXMax35Text

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 35 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : () . , ' + .

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	35
minLength	1
pattern	[0-9a-zA-Z\-\?\:\(\)\.,\'+]+

Used in element(s)

["MessageIdentification" on page 109](#)

6.17 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	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. <div style="background-color: #ffffcc; padding: 5px;"> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/ChargeBearer/FollowingServiceLevel) is removed. • This code(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChargeBearer/FollowingServiceLevel) is removed. </div>

Used in element(s)

"ChargeBearer" on page 58, "ChargeBearer" on page 142

Restricts

"ChargeBearerTypeCode" on page 204

6.18 ChargeBearerTypeCode

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

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

Code	Name	Definition
		tion 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 203

6.19 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

Used in element(s)

"Code" on page 45

Restricts

["ChequeDeliveryCode" on page 206](#)

6.20 ChequeDeliveryCode

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

Is restricted by

["ChequeDelivery1Code" on page 205](#)

6.21 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the fi-

Code	Name	Definition
		financial institution. Synonym is 'cashier's cheque'.
CCCH	CertifiedCustomerCheque	<p>Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/ChequeType/CertifiedCustomerCheque) is removed.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	<p>An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/ChequeType/ElectronicDraft) is removed.

Used in element(s)

"ChequeType" on page 41

Restricts

"ChequeTypeCode" on page 208

6.22 ChequeTypeCode

Definition: Specifies the type of cheque.

Type: CodeSet

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
BKDF	BankDraft	Cheque drawn by a bank on itself or its agent. A person who owes money to another buys the draft from a bank for cash and hands it to the creditor who need have no fear that it might be dishonoured. A bank draft is also called a banker's cheque, banker's draft, bank check, or treasurer's check.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CLCQ	CircularCheque	An instruction from a bank to its correspondent bank to pay the creditor a stated sum upon the presentation of a means of identification.
CRCQ	CrossedCheque	Cheque that must be paid into an account and not cashed over the counter. There are two parallel lines across the face of a crossed cheque.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
OCHQ	OnlineCheque	Cheque initiated or completed through an online service.

Code	Name	Definition
OPCQ	OpenCheque	Cheque that may only be cashed at the bank of origin.
ORCQ	OrderCheque	Cheque made payable to a named recipient 'or order'. The payee can either deposit the cheque in an account or endorse it to a third party.

Is restricted by

"ChequeType2Code" on page 206

6.23 CopyDuplicate1Code

Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

Type: CodeSet

Code	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

Used in element(s)

"CopyDuplicate" on page 35

Restricts

"CopyDuplicateCode" on page 209

6.24 CopyDuplicateCode

Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

Type: CodeSet

Code	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.

Code	Name	Definition
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

Is restricted by

"CopyDuplicate1Code" on page 209

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: CodeSet

Format

pattern [A-Z]{2,2}

Rules**R17 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 155, "Country" on page 163, "Country" on page 174, "CountryOfBirth" on page 73, "CountryOfResidence" on page 129

6.26 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

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

Used in element(s)

"CreditDebitIndicator" on page 76

Restricts

["AmountDirectionCode" on page 198](#)

6.27 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

fractionDigits	17
totalDigits	18

Used in element(s)

["ControlSum" on page 111](#), ["ControlSum" on page 138](#)

6.28 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Used in element(s)

["Code" on page 70](#)

Restricts

["DocumentTypeCode" on page 212](#)

6.29 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Used in element(s)

"Code" on page 162

Restricts

"DocumentTypeCode" on page 212

6.30 DocumentTypeCode

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CRCP	CustomerReceipt	When the Sale System requires the POI system to print the Customer receipt.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
HRCP	CashierReceipt	When the Sale system print the Cashier copy of the Payment receipt.
JNRL	Journal	When the POI or the Sale System wants to store a message on the journal printer or electronic journal of the Sale Terminal (it is sometimes a Sale Logging/Journal Printer).
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Code	Name	Definition
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
SRCP	SaleReceipt	When the Sale System requires the POI system to print the Sale receipt.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Is restricted by

["DocumentType3Code" on page 211](#), ["DocumentType6Code" on page 211](#)

6.31 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern [a-zA-Z0-9]{4}

Used in element(s)

["Identification" on page 106](#)

6.32 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SPOT	Spot	Exchange rate applied is the spot rate.

Used in element(s)

["RateType" on page 82](#)

Restricts

["ExchangeRateTypeCode" on page 214](#)

6.33 ExchangeRateTypeCode

Definition: Code used to define the type of the currency exchange.

Type: CodeSet

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
BUYR	Buy	Exchange rate is the Buy rate.
MIDL	Middle	Exchange rate is the Middle rate.
OTHN	OtherNational	Exchange rate type that is defined at the National level.
OTHP	OtherPrivate	Exchange rate type is privately defined.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SELL	Sell	Exchange rate is the Sell rate.
SPOT	Spot	Exchange rate applied is the spot rate.

Is restricted by

"ExchangeRateType1Code" on page 214

6.34 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 21

Restricts

"ExternalAccountIdentificationCode" on page 215

6.35 ExternalAccountIdentificationCode

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalAccountIdentification1Code" on page 215

6.36 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 39

Restricts

"ExternalCashAccountTypeCode" on page 216

6.37 ExternalCashAccountTypeCode

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalCashAccountType1Code" on page 216](#)

6.38 ExternalCategoryPurpose1Code

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 39](#)

Restricts

["ExternalCategoryPurposeCode" on page 217](#)

6.39 ExternalCategoryPurposeCode

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalCategoryPurpose1Code" on page 217](#)

6.40 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
-----------	---

minLength 1

Used in element(s)

["Code" on page 45](#)

Restricts

["ExternalClearingSystemIdentificationCode" on page 218](#)

6.41 ExternalClearingSystemIdentificationCode

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength 5

minLength 1

Is restricted by

["ExternalClearingSystemIdentification1Code" on page 217](#)

6.42 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength 4

minLength 1

Used in element(s)

["Code" on page 75](#)

Restricts

["ExternalDiscountAmountTypeCode" on page 218](#)

6.43 ExternalDiscountAmountTypeCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalDiscountAmountType1Code" on page 218

6.44 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 80

Restricts

"ExternalDocumentLineTypeCode" on page 219

6.45 ExternalDocumentLineTypeCode

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalDocumentLineType1Code" on page 219

6.46 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 83](#)

Restricts

["ExternalFinancialInstitutionIdentificationCode" on page 220](#)

6.47 ExternalFinancialInstitutionIdentificationCode

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalFinancialInstitutionIdentification1Code" on page 219](#)

6.48 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 103](#)

Restricts

["ExternalGarnishmentTypeCode" on page 221](#)

6.49 ExternalGarnishmentTypeCode

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalGarnishmentType1Code" on page 220](#)

6.50 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Used in element(s)

["Code" on page 114](#)

Restricts

["ExternalLocalInstrumentCode" on page 221](#)

6.51 ExternalLocalInstrumentCode

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Is restricted by

"ExternalLocalInstrument1Code" on page 221

6.52 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 119

Restricts

"ExternalOrganisationIdentificationCode" on page 222

6.53 ExternalOrganisationIdentificationCode

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalOrganisationIdentification1Code" on page 222

6.54 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 149](#)

Restricts

["ExternalPersonIdentificationCode" on page 223](#)

6.55 ExternalPersonIdentificationCode

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalPersonIdentification1Code" on page 223](#)

6.56 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 159](#)

Restricts

["ExternalProxyAccountTypeCode" on page 224](#)

6.57 ExternalProxyAccountTypeCode

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalProxyAccountType1Code" on page 223](#)

6.58 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 159](#)

Restricts

["ExternalPurposeCode" on page 225](#)

6.59 ExternalPurposeCode

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalPurpose1Code" on page 224](#)

6.60 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 173](#)

Restricts

["ExternalServiceLevelCode" on page 225](#)

6.61 ExternalServiceLevelCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalServiceLevel1Code" on page 225

6.62 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 182

Restricts

"ExternalTaxAmountTypeCode" on page 226

6.63 ExternalTaxAmountTypeCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalTaxAmountType1Code" on page 226

6.64 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rules

R7 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 20](#)

6.65 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 73](#), ["ChequeMaturityDate" on page 43](#), ["Date" on page 72](#), ["Date" on page 101](#), ["Date" on page 174](#), ["Date" on page 185](#), ["Date" on page 188](#), ["FromDate" on page 74](#), ["PoolingAdjustmentDate" on page 139](#), ["RelatedDate" on page 77](#), ["RelatedDate" on page 161](#), ["ToDate" on page 74](#), ["Year" on page 191](#)

6.66 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 110, "DateTime" on page 72

6.67 Instruction3Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

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

Used in element(s)

"Code" on page 114

Restricts

"InstructionCode" on page 228

6.68 InstructionCode

Definition: Specifies further instructions concerning the processing of a payment instruction.

Type: CodeSet

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.

Code	Name	Definition
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
TFRO	TimeFrom	Payment instruction will be valid and eligible for execution from the date and time stipulated.
TTIL	TimeTill	Payment instruction is valid and eligible for execution until the date and time stipulated. Otherwise, the payment instruction will be rejected.

Is restricted by

"Instruction3Code" on page 228

6.69 LEIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Format

pattern [A-Z0-9]{18,18}[0-9]{2,2}

Used in element(s)

"LEI" on page 97, "LEI" on page 94, "LEI" on page 29, "LEI" on page 85, "LEI" on page 117

6.70 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

maxLength 10

minLength 1

Used in element(s)

"Code" on page 174

6.71 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

maxLength 128

minLength 1

Used in element(s)

"Identification" on page 120, "Proprietary" on page 23

6.72 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

maxLength 140

minLength 1

Used in element(s)

"AdditionalInformation" on page 76, "AdditionalInformation" on page 194, "AdditionalRemittanceInformation" on page 179, "InstructionForDebtorAgent" on page 65, "InstructionForDebtorAgent" on page 141, "InstructionInformation" on page 114, "Name" on page 97, "Name" on page 30, "Name" on page 51, "Name" on page 85, "Name" on page 115, "Name" on page 123, "Name" on page 163, "Name" on page 183, "ReferenceNumber" on page 101, "ReferenceNumber" on page 185, "ReferenceNumber" on page 188, "Unstructured" on page 169

6.73 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 111, "NumberOfTransactions" on page 138

6.74 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

maxLength	16
minLength	1

Used in element(s)

"BuildingNumber" on page 153, "PostBox" on page 153, "PostCode" on page 153

6.75 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

maxLength	2048
minLength	1

Used in element(s)

"Description" on page 78, "ElectronicAddress" on page 172, "EmailAddress" on page 52, "Identification" on page 113, "Identification" on page 158

6.76 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

maxLength	34
minLength	1

Used in element(s)

"Identification" on page 104

6.77 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

maxLength	350
minLength	1

Used in element(s)

"PlaceAndName" on page 179, "Registry" on page 113

6.78 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

maxLength	35
minLength	1

Used in element(s)

"AdministrationZone" on page 185, "AdministrationZone" on page 187, "BuildingName" on page 153, "BusinessMessageIdentifier" on page 33, "BusinessService" on page 34, "Category" on page 193, "CategoryDetails" on page 193, "CertificateIdentification" on page 193, "ChequeNumber" on page 41, "CityOfBirth" on page 73, "ContractIdentification" on page 82, "CountrySubDivision" on page 155, "DebtorStatus" on page 193, "DistrictName" on page 154, "EmailPurpose" on page 52, "EndToEndIdentification" on page 133, "FormsCode" on page 44, "FormsCode" on page 193, "Identification" on page 29, "Identification" on page 105, "Identification" on page 107, "Identification" on page 108, "Information" on page 174, "InstructionIdentification" on page 132, "Issuer" on page 71, "Issuer" on page 80, "Issuer" on page 102, "Issuer" on page 104, "Issuer" on page 105, "Issuer" on page 106, "Issuer" on page 107, "Issuer" on page 109, "Issuer" on page 163, "JobTitle" on page 52, "MemberIdentification" on page 48, "MemoField" on page 44, "MessageDefinitionIdentifier" on page 34, "Method" on page 185, "Method" on page 188, "Number" on page 77, "Number" on page 160, "PaymentInformationIdentification" on page 137, "PrintLocation" on page 44, "Proprietary" on page 21, "Proprietary" on page 39, "Proprietary" on page 40, "Proprietary" on page 45, "Proprietary" on page 46, "Proprietary" on page 70, "Proprietary" on page 75, "Proprietary" on page 80, "Proprietary" on page 83, "Proprietary" on page 103, "Proprietary" on page 115, "Proprietary" on page 119, "Proprietary" on page 150, "Proprietary" on page 159, "Proprietary" on page 160, "Proprietary" on page 162, "Proprietary" on page 173, "Proprietary" on page 182, "ProvinceOfBirth" on page 73, "Reference" on page 69, "RegionalClearingZone" on page 44, "RegistrationIdentification" on page 190, "RegistrationIdentification" on page 190, "RemittanceIdentification" on page 171, "Responsibility" on page 52, "SchemeName" on page 106, "TaxIdentification" on page 189, "TaxIdentification" on page 190, "TaxType" on page 190, "TaxType" on page 191, "Title" on page 182, "TownLocationName" on page 154, "TownName" on page 154, "Type" on page 173, "Type" on page 193

6.79 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

maxLength	4
minLength	1

Used in element(s)

["ChannelType" on page 120](#), ["Reason" on page 76](#)

6.80 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

maxLength	70
minLength	1

Used in element(s)

["AddressLine" on page 156](#), ["Department" on page 53](#), ["Department" on page 152](#), ["Floor" on page 153](#), ["Name" on page 38](#), ["Room" on page 153](#), ["Signature" on page 44](#), ["StreetName" on page 152](#), ["Sub-Department" on page 152](#)

6.81 NamePrefix2Code

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

Type: CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

Used in element(s)

["NamePrefix" on page 51](#)

Restricts

["NamePrefixCode" on page 233](#)

6.82 NamePrefixCode

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

Type: CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

Is restricted by

"NamePrefix2Code" on page 233

6.83 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

fractionDigits	0
totalDigits	18

Used in element(s)

"SequenceNumber" on page 185, "SequenceNumber" on page 188

6.84 ParentCurrencyCode

Definition: Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Type: CodeSet

Format

pattern	[A-Z]{3,3}
---------	------------

Is restricted by

"ActiveOrHistoricCurrencyCode" on page 196

6.85 PaymentMethod3Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

Code	Name	Definition
CHK	Cheque	<p>Written order to a bank to pay a certain amount of money from one person to another person.</p> <hr/> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • on pain.001.001.09/PaymentInformation/Payment-Method/Cheque <ul style="list-style-type: none"> – CBPR_CHK_TextualRule: <p>Required in case of cheque relay payment.</p>
TRA	TransferAdvice	<p>Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.</p> <hr/> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/Payment-Method/TransferAdvice) is removed.
TRF	CreditTransfer	<p>Transfer of an amount of money in the books of the account servicer.</p>

Used in element(s)

"PaymentMethod" on page 138

Restricts

"PaymentMethodCode" on page 235

6.86 PaymentMethodCode

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
CLAS	Classical	Classical method.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the credi-

Code	Name	Definition
		tor. The amount of money and dates of collections may vary.
DIRE	Direct	Direct method.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Is restricted by

"PaymentMethod3Code" on page 234

6.87 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

"Rate" on page 180

6.88 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 52, "MobileNumber" on page 51, "PhoneNumber" on page 51

6.89 PreferredContactMethod1Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.

Used in element(s)

["PreferredMethod" on page 53](#)

Restricts

["PreferredContactMethodCode" on page 237](#)

6.90 PreferredContactMethodCode

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

Is restricted by

["PreferredContactMethod1Code" on page 236](#)

6.91 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

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

Used in element(s)

["InstructionPriority" on page 43](#), ["InstructionPriority" on page 145](#)

Restricts

["PriorityCode" on page 238](#)

6.92 PriorityCode

Definition: Specifies the priority level of an event.

Type: CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
LOWW	Low	Priority level is low.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

Is restricted by

["Priority2Code" on page 237](#)

6.93 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Used in element(s)

["DebitCreditReportingIndicator" on page 164](#)

Restricts

["RegulatoryReportingTypeCode" on page 239](#)

6.94 RegulatoryReportingTypeCode

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Is restricted by

["RegulatoryReportingType1Code" on page 238](#)

6.95 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

Used in element(s)

["Method" on page 172](#)

Restricts

["RemittanceLocationMethodCode" on page 240](#)

6.96 RemittanceLocationMethodCode

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

Is restricted by

"RemittanceLocationMethod2Code" on page 239

6.97 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.

Code	Name	Definition
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

Used in element(s)

["Type" on page 192](#)

Restricts

["TaxRecordPeriodCode" on page 241](#)

6.98 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.

Code	Name	Definition
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

Is restricted by

"TaxRecordPeriod1Code" on page 240

6.99 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

Used in element(s)

"EmployeeTerminationIndicator" on page 102, "FamilyMedicalInsuranceIndicator" on page 101

6.100 UUIDv4Identifier

Definition: Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

Type: IdentifierSet

Format

pattern [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

Used in element(s)

["UETR" on page 133](#)

6.101 UnicodeChartsCode

Definition: codelist containing the names of the UNICODE code block name as specified on <http://unicode.org/Public/UNIDATA/Blocks.txt>.

Type: CodeSet

Rules

R2 ValidationByTable

Error handling: Undefined

Used in element(s)

["CharacterSet" on page 32](#)

6.102 UsagelIdentifierPatternText

Definition: 35 Character Text restricted to the Usage Identifier Pattern. That is, it must be a lower case string of maximum 35 characters containing the following elements separated by period

1. Short issuer organisation (Mandatory)
2. Business context (Mandatory and Repetitive)
3. Version (Mandatory)

Each element must be an alphanumeric string of maximum 10 characters except the Version that must be exactly 2 digits.

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	35
minLength	6

pattern

[a-z0-9]{1,10}\.([a-z0-9]{1,10}\.)*\d\d

6.103 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

Used in element(s)

"PossibleDuplicate" on page 35

Legal Notices

Copyright

SWIFT © 2024. All rights reserved.

This material is a component of MyStandards, the SWIFT collaborative Web application used to manage standards definitions and industry usage. It can only be used and distributed in accordance with MyStandards Terms of Use.

Unless otherwise agreed in writing with SWIFT SCRL, you have no right to:

- authorise external end users to use this component for other purposes than their internal use.
- remove, alter, cover, obfuscate or cancel from view any copyright or other proprietary rights notices appearing in this physical medium.
- re-sell or authorise another party e.g. software and service providers, to re-sell this component.

Confidentiality

This publication may contain SWIFT or third-party confidential information. Only disclose it outside your organisation in accordance with MyStandards Terms of Use and your related license rights.

This component is provided 'AS IS'. SWIFT does not give and excludes any express or implied warranties with respect to this component such as but not limited to any guarantee as to its quality, supply or availability.

Any and all rights, including title, ownership rights, copyright, trademark, patents, and any other intellectual property rights of whatever nature in this component will remain the exclusive property of SWIFT or its licensors.

Trademarks and Patents

SWIFT is the trade name of S.W.I.F.T. SCRL. The following are registered trademarks of SWIFT: SWIFT, the SWIFT logo, 3SKey, Innotribe, Sibos, SWIFTNet, MyStandards, SWIFTReady, and Accord. Other product, service, or company names in this publication are trade names, trademarks, or registered trademarks of their respective owners.