



**PAYMENTS
CANADA**

USAGE GUIDELINES FOR ISO 20022 AFT MESSAGE FORMATS

FITOFI CUSTOMER CREDIT TRANSFERS

PART A (OF 5)

payments.ca



Usage Guideline

ISO AFT Customer Credit Transfer Message

ISO AFT MESSAGE PORTFOLIO - Updated January 31, 2017

This document describes a usage guideline restricting the base message **MX pacs.008.001.06**. You can also consult [this information online](#).

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30 January 2017

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Message Functionality

Overview

This document outlines the specifications for ISO AFT Credit Transfer Messages cleared and settled via the CPA's Clearing systems. This document was developed based on the mapping of the CPA's Standard 005, Logical Record C (AFT credits) to an ISO 20022 FIToFICustomerCreditTransfer message - pacs.008.001.06.

Scope

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.

Usage

- The FIToFICustomerCreditTransfer message is exchanged between agents and can contain one or more customer credit transfer instructions.
- The FIToFICustomerCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

Outline

The ISO AFT MESSAGE PORTFOLIO - Updated January 31, 2017 / ISO AFT Customer Credit Transfer Message message is composed of 3 building blocks

- a. GroupHeader
 - Set of characteristics shared by all individual transactions included in the message.
- b. CreditTransferTransactionInformation
 - Set of elements providing information specific to the individual credit transfer(s).
- 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 pacs.008.001.06 message.

Restriction Type	See page
Removed elements	7, 7, 7, 8, 8, 8, 9, 9, 12, 14, 14, 18, 19, 21, 21, 25, 25, 25, 25, 26, 26, 28, 30, 32, 33, 34, 34, 38, 38, 39, 39, 39, 40, 41, 41, 42, 42, 42, 44, 45, 45, 45, 46, 46, 46, 47, 47, 47, 47, 48, 51, 51, 52, 52, 52, 53, 53, 54, 54, 55, 55, 56, 56, 57, 57, 58, 58, 59, 62, 63, 65, 65, 66, 66, 67, 68, 82, 83, 83, 84, 85, 85, 86, 87, 87, 87, 88, 88, 89, 89, 90, 90, 96, 96, 96, 96, 100, 100, 102, 103, 104, 104, 105, 110, 114, 117, 118, 120, 121, 121, 123, 124, 127, 127, 128, 128, 146, 148, 149, 149, 149, 150, 150, 150, 151, 151, 153, 153, 154, 154, 155, 155, 188, 189, 189, 211, 213, 213, 213
Make mandatory	38, 40, 41, 49, 50, 61, 64, 88, 88, 103, 105, 106, 117, 118, 119, 120, 122, 129, 152
Reduce Multiplicity	68, 143, 144, 159
Ignore	53
Text rules	32, 33, 35, 35, 50, 95, 102, 102, 123, 124, 129
Conditional rules	49, 152
Fixed values	n.a.
Truncates	n.a.
Comments	n.a.
Annotations	n.a.
Changed datatypes	n.a.
Extensions	n.a.
Synonyms	28, 32, 34, 35, 36, 38, 40, 41, 50, 50, 95, 95, 99, 103, 123
Other restrictions	

2 Structure

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	<i>FIToFICustomerCreditTransferV06</i>	<FIToFICstmrCdtTrf>		[1..1]		
	GroupHeader	<GrpHdr>		[1..1]		10
	MessageIdentification	<MsgId>		[1..1]	▲	102
	CreationDateTime	<CreDtTm>		[1..1]	▲	102
	BatchBooking	<BtchBookg>		[0..1]	⊘	103
	NumberOfTransactions	<NbOfTxs>		[1..1]		103
	ControlSum	<CtrlSum>		[0..1]	M	103
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	⊘	103
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	⊘	104
	SettlementInformation	<SttlmInf>		[1..1]		104
	PaymentTypeInformation	<PmtTpInf>		[0..1]	⊘	105
	InstructingAgent	<InstgAgnt>		[0..1]	M	105
	InstructedAgent	<InstdAgnt>		[0..1]	M	105
	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]		10
	PaymentIdentification	<PmtId>		[1..1]		48
	PaymentTypeInformation	<PmtTpInf>		[0..1]	M	49
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	▲	49
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M ▲	50
	SettlementPriority	<SttlmPrty>		[0..1]	⊘	50
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]	⊘	51
	SettlementTimeRequest	<SttlmTmReq>		[0..1]	⊘	51
	AcceptanceDateTime	<AcceptncDtTm>		[0..1]	⊘	52
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	⊘	52
	InstructedAmount	<InstdAmt>		[0..1]	⊘	52
	ExchangeRate	<XchgRate>		[0..1]	⊘	53
	ChargeBearer	<ChrgBr>		[1..1]	◇	53
	ChargesInformation	<ChrgsInf>		[0..*]	⊘	53
	PreviousInstructingAgent	<PrvsInstgAgnt>		[0..1]	⊘	54
	PreviousInstructingAgentAccount	<PrvsInstgAgntAcct>		[0..1]	⊘	54

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructingAgent	<InstgAgt>		[0..1]	⊘	55
	InstructedAgent	<InstdAgt>		[0..1]	⊘	55
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	⊘	56
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]	⊘	56
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	⊘	57
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]	⊘	57
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	⊘	58
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	⊘	58
	UltimateDebtor	<UltmtDbtr>		[0..1]		59
	InitiatingParty	<InitgPty>		[0..1]		59
	Debtor	<Dbtr>		[1..1]		60
	DebtorAccount	<DbtrAcct>		[0..1]	M	60
	DebtorAgent	<DbtrAgt>		[1..1]		61
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	⊘	61
	CreditorAgent	<CdtrAgt>		[1..1]		62
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]	⊘	62
	Creditor	<Cdtr>		[1..1]		63
	CreditorAccount	<CdtrAcct>		[0..1]	M	63
	UltimateCreditor	<UltmtCdtr>		[0..1]		64
	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]	⊘	64
	InstructionForNextAgent	<InstrForNxtAgt>		[0..*]	⊘	65
	Purpose	<Purp>		[0..1]	⊘	65
	RegulatoryReporting	<RgltryRptg>		[0..10]	⊘	66
	Tax	<Tax>		[0..1]	⊘	66
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	R[0..1]	67
	RemittanceInformation	<RmtInf>		[0..1]		68
	SupplementaryData	<SplmtryData>		[0..*]	⊘	68
	SupplementaryData	<SplmtryData>		[0..*]	⊘	12
	PlaceAndName	<PlcAndNm>		[0..1]		163
	Envelope	<Envlp>		[1..1]		163

3 Rules

R1 InstructedAgentRule ✓

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

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/InstructedAgentRule) is removed.**

R2 InstructingAgentRule ✓

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

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/InstructingAgentRule) is removed.**

R3 TotalInterbankSettlementAmountRule ✓

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/TotalInterbankSettlementAmountRule) is removed.**

R4 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/TotalInterbankSettlementAmountAndSumRule) is removed.**

R5 GroupHeaderInterbankSettlementDateRule ✓

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

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/GroupHeaderInterbankSettlementDateRule) is removed.**

R6 TransactionInterbankSettlementDateRule ✓

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

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/TransactionInterbankSettlementDateRule) is removed.**

R7 PaymentTypeInfoInformationRule ✓

If GroupHeader/PaymentTypeInfoInformation is present, then CreditTransferTransactionInformation/PaymentTypeInfoInformation is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00009
- *Error Text:* Invalid message content for payment type information.

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/PaymentTypeInfoRule) is removed.**

R8 NumberOfTransactionsAndCreditTransfersRule

GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransfer-TransactionInformation.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00062
- *Error Text:* Invalid message content for number of transactions.

R9 SupplementaryDataRule

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

Error handling: Undefined

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/SupplementaryDataRule) is removed.**

4 Message Building Blocks

Note The following chapter identifies the building blocks of the FIToFICustomerCreditTransferV06 message definition.

4.1 GroupHeader

XML Tag: GrpHdr

Presence: [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "GroupHeader70_1" on page 101 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]	⚠	102
	CreationDateTime	<CreDtTm>		[1..1]	⚠	102
	BatchBooking	<BtchBookg>		[0..1]	🚫	103
	NumberOfTransactions	<NbOfTxs>		[1..1]		103
	ControlSum	<CtrlSum>		[0..1]	M	103
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	🚫	103
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	🚫	104
	SettlementInformation	<SttlmInf>		[1..1]		104
	PaymentTypeInformation	<PmtTpInf>		[0..1]	🚫	105
	InstructingAgent	<InstgAgt>		[0..1]	M	105
	InstructedAgent	<InstdAgt>		[0..1]	M	105

4.2 CreditTransferTransactionInformation

XML Tag: CdtTrfTxInf

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

The **CdtTrfTxInf** block contains the following elements (see datatype "CreditTransferTransaction25" on page 42 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	<PmtId>		[1..1]		48
	PaymentTypeInfo	<PmtTpInf>		[0..1]	M	49
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	⚠	49
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M ⚠	50
	SettlementPriority	<SttlmPrty>		[0..1]	🚫	50
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]	🚫	51
	SettlementTimeRequest	<SttlmTmReq>		[0..1]	🚫	51
	AcceptanceDateTime	<AcceptncDtTm>		[0..1]	🚫	52
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	🚫	52
	InstructedAmount	<InstdAmt>		[0..1]	🚫	52
	ExchangeRate	<XchgRate>		[0..1]	🚫	53
	ChargeBearer	<ChrgBr>		[1..1]	⬠	53
	ChargesInformation	<ChrgsInf>		[0..*]	🚫	53
	PreviousInstructingAgent	<PrvsInstgAgt>		[0..1]	🚫	54
	PreviousInstructingAgentAccount	<PrvsInstgAgtAcct>		[0..1]	🚫	54
	InstructingAgent	<InstgAgt>		[0..1]	🚫	55
	InstructedAgent	<InstdAgt>		[0..1]	🚫	55
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	🚫	56
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]	🚫	56
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	🚫	57
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]	🚫	57
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	🚫	58
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	🚫	58
	UltimateDebtor	<UltmtDbtr>		[0..1]		59
	InitiatingParty	<InitgPty>		[0..1]		59
	Debtor	<Dbtr>		[1..1]		60
	DebtorAccount	<DbtrAcct>		[0..1]	M	60
	DebtorAgent	<DbtrAgt>		[1..1]		61
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	🚫	61

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CreditorAgent	<CdtrAgt>		[1..1]		62
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]	⊘	62
	Creditor	<Cdtr>		[1..1]		63
	CreditorAccount	<CdtrAcct>		[0..1]	M	63
	UltimateCreditor	<UltmtCdtr>		[0..1]		64
	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]	⊘	64
	InstructionForNextAgent	<InstrForNxtAgt>		[0..*]	⊘	65
	Purpose	<Purp>		[0..1]	⊘	65
	RegulatoryReporting	<RgltryRptg>		[0..10]	⊘	66
	Tax	<Tax>		[0..1]	⊘	66
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	R[0..1]	67
	RemittanceInformation	<RmtInf>		[0..1]		68
	SupplementaryData	<SplmtryData>		[0..*]	⊘	68

4.3 SupplementaryData

XML Tag: SplmtryData

Presence: [0..*]

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

The **SplmtryData** block contains the following elements (see datatype "SupplementaryData1" on page 162 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		163
	Envelope	<Envlp>		[1..1]		163

Usage Guideline details

- This element(pacs.008.001.06/SupplementaryData) is removed.

5 Message Components

Note The following chapter identifies the FIToFICustomerCreditTransferV06 message components.

5.1 AccountIdentification4Choice

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

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

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

Used in element(s)

"Identification" on page 23

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 201

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 94 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		94
	SchemeName	<SchmeNm>		[0..1]		94
	Issuer	<Issr>		[0..1]		95

5.2 AccountIdentification4Choice__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]	🚫	14
	Other	<Othr>	Or}	[1..1]		14

Used in element(s)

"Identification" on page 24

5.2.1 IBAN

XML Tag: IBAN

Presence: [1..1]

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

Datatype: "IBAN2007Identifier" on page 201

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount/Identification/IBAN) is removed.
- This element(pacs.008.001.06/CreditTransferTransactionInformation/DebtorAccount/Identification/IBAN) is removed.

5.2.2 Other

XML Tag: Othr

Presence: [1..1]

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

The **Othr** block contains the following elements (see datatype "[GenericAccountIdentification1__1](#)" on [page 95](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]	⚠	95
	SchemeName	<SchmeNm>		[0..1]	🚫	96
	Issuer	<Issr>		[0..1]	🚫	96

5.3 AccountSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		15
	Proprietary	<Prtry>	Or}	[1..1]		15

Used in element(s)

["SchemeName" on page 96](#), ["SchemeName" on page 94](#)

5.3.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalAccountIdentification1Code" on page 195](#)

5.3.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 207](#)

5.4 BranchAndFinancialInstitutionIdentification5

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

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

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

Used in element(s)

["Agent" on page 28](#), ["InstructedAgent" on page 55](#), ["InstructedReimbursementAgent" on page 153](#), ["InstructingAgent" on page 55](#), ["InstructingReimbursementAgent" on page 152](#), ["IntermediaryAgent1" on page 56](#), ["IntermediaryAgent2" on page 57](#), ["IntermediaryAgent3" on page 58](#), ["PreviousInstructingAgent" on page 54](#), ["ThirdReimbursementAgent" on page 154](#)

5.4.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification8](#)" on page 79 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]		80
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		80
	Name	<Nm>		[0..1]		80
	PostalAddress	<PstlAdr>		[0..1]		80
	Other	<Othr>		[0..1]		81

5.4.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData2](#)" on page 21 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		21
	Name	<Nm>		[0..1]		21
	PostalAddress	<PstlAdr>		[0..1]		22

5.5 BranchAndFinancialInstitutionIdentification5__1

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

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

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

Used in element(s)

"InstructingAgent" on page 105

5.5.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification8_1](#)" on page 81 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	82
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		82
	Name	<Nm>		[0..1]	🚫	82
	PostalAddress	<PstlAdr>		[0..1]	🚫	83
	Other	<Othr>		[0..1]	🚫	83

5.5.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData2](#)" on page 21 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		21
	Name	<Nm>		[0..1]		21
	PostalAddress	<PstlAdr>		[0..1]		22

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/InstructingAgent/BranchIdentification](#)) is removed.

5.6 BranchAndFinancialInstitutionIdentification5__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]	🚫	19

Used in element(s)

["InstructedAgent"](#) on page 105

5.6.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification8_2](#)" on page 84 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	84
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		85
	Name	<Nm>		[0..1]	🚫	85
	PostalAddress	<PstlAdr>		[0..1]	🚫	85
	Other	<Othr>		[0..1]	🚫	86

5.6.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData2](#)" on page 21 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		21
	Name	<Nm>		[0..1]		21
	PostalAddress	<PstlAdr>		[0..1]		22

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/InstructedAgent/BranchIdentification) is removed.

5.7 BranchAndFinancialInstitutionIdentification5__3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		20
	BranchIdentification	<BrnchId>		[0..1]	🚫	20

Used in element(s)

"CreditorAgent" on page 62, "DebtorAgent" on page 61

5.7.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification8_3" on page 87 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	87
	ClearingSystemMemberIdentification	<ClrSysMmbId>		[0..1]	M	87
	Name	<Nm>		[0..1]	🚫	88
	PostalAddress	<PstlAdr>		[0..1]	🚫	88
	Other	<Othr>		[0..1]	🚫	89

5.7.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData2](#)" on page 21 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		21
	Name	<Nm>		[0..1]		21
	PostalAddress	<PstlAdr>		[0..1]		22

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification) is removed.
- This element(pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/BranchIdentification) is removed.

5.8 BranchData2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		21
	Name	<Nm>		[0..1]		21
	PostalAddress	<PstlAdr>		[0..1]		22

Used in element(s)

"[BranchIdentification](#)" on page 17, "[BranchIdentification](#)" on page 19, "[BranchIdentification](#)" on page 20, "[BranchIdentification](#)" on page 16

5.8.1 Identification

XML Tag: Id

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 207

5.8.2 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 205

5.8.3 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

5.9 CashAccount24

Definition: Provides the details to identify an account.

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

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

Used in element(s)

"CreditorAgentAccount" on page 62, "DebtorAgentAccount" on page 61, "InstructedReimbursementAgentAccount" on page 154, "InstructingReimbursementAgentAccount" on page 153, "IntermediaryAgent1Account" on page 56, "IntermediaryAgent2Account" on page 57, "IntermediaryAgent3Account" on page 58, "PreviousInstructingAgentAccount" on page 54, "SettlementAccount" on page 151, "ThirdReimbursementAgentAccount" on page 155

5.9.1 Identification

XML Tag: Id

Presence: [1..1]

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

The **Id** block contains the following elements (see datatype "[AccountIdentification4Choice](#)" on page 13 for details)

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

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

5.9.2 Type

XML Tag: Tp

Presence: [0..1]

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

The **Tp** block contains the following elements (see datatype "[CashAccountType2Choice](#)" on page 26 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		26
	Proprietary	<Prtry>	Or}	[1..1]		26

5.9.3 Currency

XML Tag: Ccy

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

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

5.9.4 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: ["Max70Text" on page 207](#)

5.10 CashAccount24__1

Definition: Provides the details to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		24
	Type	<Tp>		[0..1]	🚫	24
	Currency	<Ccy>		[0..1]	🚫	25
	Name	<Nm>		[0..1]	🚫	25

Used in element(s)

["CreditorAccount" on page 63](#), ["DebtorAccount" on page 60](#)

5.10.1 Identification

XML Tag: Id

Presence: [1..1]

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

The **Id** block contains the following elements (see datatype ["AccountIdentification4Choice_1" on page 14](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]	🚫	14
	Other	<Othr>	Or}	[1..1]		14

5.10.2 Type

XML Tag: Tp

Presence: [0..1]

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

The **Tp** block contains the following elements (see datatype "[CashAccountType2Choice](#)" on page 26 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		26
	Proprietary	<Prtry>	Or}	[1..1]		26

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/DebtorAccount/Type](#)) is removed.
- This element([pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount/Type](#)) is removed.

5.10.3 Currency

XML Tag: Ccy

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

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

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/DebtorAccount/Currency](#)) is removed.
- This element([pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount/Currency](#)) is removed.

5.10.4 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "[Max70Text](#)" on page 207

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/DebtorAccount/Name](#)) is removed.
- This element([pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount/Name](#)) is removed.

5.11 CashAccountType2Choice

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		26
	Proprietary	<Prtry>	Or}	[1..1]		26

Used in element(s)

["Type" on page 24](#), ["Type" on page 23](#)

5.11.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ["ExternalCashAccountType1Code" on page 196](#)

5.11.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 207](#)

5.12 CategoryPurpose1Choice

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

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		27
	Proprietary	<Prtry>	Or}	[1..1]		27

Used in element(s)

"CategoryPurpose" on page 126

5.12.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 196

5.12.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.



Datatype: "Max35Text" on page 207

5.13 CategoryPurpose1Choice__1

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

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		27
	Proprietary	<Prtry>	Or}	[1..1]		28

Used in element(s)

"CategoryPurpose" on page 128

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 196](#)

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Code](#)) is removed.

5.13.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: ["Exact3NumericText" on page 195](#)

Usage Guideline details

- on [pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInformation/CategoryPurpose/Proprietary](#)
Synonym (Logical Record C, Data Element 04): Transaction Type

5.14 Charges2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		28
	Agent	<Agt>		[1..1]		28

Used in element(s)

["ChargesInformation" on page 53](#)

5.14.1 Amount

XML Tag: Amt

Presence: [1..1]

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 181](#)

5.14.2 Agent

XML Tag: Agt

Presence: [1..1]

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

The **Agt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 15 for details)

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

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

5.15 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

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

Used in element(s)

"[ClearingSystemIdentification](#)" on page 31, "[ClearingSystemIdentification](#)" on page 33, "[ClearingSystemIdentification](#)" on page 34, "[ClearingSystemIdentification](#)" on page 31

5.15.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "[ExternalClearingSystemIdentification1Code](#)" on page 197

5.15.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: "[Max35Text](#)" on page 207

5.16 ClearingSystemIdentification3Choice__1

Definition: Specifies the clearing system identification.

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

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

Used in element(s)

["ClearingSystem" on page 151](#)

5.16.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalCashClearingSystem1Code" on page 196](#)

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/SettlementInformation/ClearingSystem/Code](#)) is removed.

5.16.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

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

5.17 ClearingSystemMemberIdentification2

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

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

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

Used in element(s)

["ClearingSystemMemberIdentification" on page 80](#)

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 29 for details)

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

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

5.17.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 207

5.18 ClearingSystemMemberIdentification2__1

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

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

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

Used in element(s)

"ClearingSystemMemberIdentification" on page 82

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 29 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification](#)) is removed.

5.18.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Exact10Text](#)" on page 195

Usage Guideline details

- on [pacs.008.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification](#)

– CPA_InstructingAgent_Rule:

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

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

- on [pacs.008.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification](#)

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

5.19 ClearingSystemMemberIdentification2__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	33
	MemberIdentification	<Mmbld>		[1..1]	⚠	33

Used in element(s)

"ClearingSystemMemberIdentification" on page 85

5.19.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

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

The **ClrSysId** block contains the following elements (see datatype "ClearingSystemIdentification2Choice" on page 29 for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.

5.19.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Exact5NumericText" on page 195

Usage Guideline details

- on pacs.008.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

– **CPA_InstructedAgent_Rule:**

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

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

- on pacs.008.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

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

5.20 ClearingSystemMemberIdentification2__3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	34
	MemberIdentification	<MmblId>		[1..1]	⚠	35

Used in element(s)

["ClearingSystemMemberIdentification" on page 87](#)

5.20.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

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

The **ClrSysId** block contains the following elements (see datatype ["ClearingSystemIdentification2Choice" on page 29](#) for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.
- This element(pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.

5.20.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "CPA Exact9NumericText" on page 187

Usage Guideline details

- on **pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

– CPA_Agent_Rule:

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

The MemberIdentification Number is formatted as follows:

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

Where

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

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

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

- on **pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

– CPA_Agent_Rule:

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

The MemberIdentification Number is formatted as follows:

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

Where

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

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

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

- on **pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

Synonym (Logical Record C, Data Element 16): Institutional Identification Number for Returns

- on pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification
Synonym (Logical Record C, Data Element 07): Institutional Identification Number

5.21 ContactDetails2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]		36
	Name	<Nm>		[0..1]		36
	PhoneNumber	<PhneNb>		[0..1]		36
	MobileNumber	<MobNb>		[0..1]		37
	FaxNumber	<FaxNb>		[0..1]		37
	EmailAddress	<EmailAdr>		[0..1]		37
	Other	<Othr>		[0..1]		37

Used in element(s)

"ContactDetails" on page 115

5.21.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

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

Datatype: "NamePrefix1Code" on page 208

5.21.2 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 205

5.21.3 PhoneNumber

XML Tag: PhneNb

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 209

5.21.4 MobileNumber

XML Tag: MobNb

Presence: [0..1]

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

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

5.21.5 FaxNumber

XML Tag: FaxNb

Presence: [0..1]

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

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

5.21.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

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

Datatype: ["Max2048Text" on page 205](#)

5.21.7 Other

XML Tag: Othr

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: ["Max35Text" on page 207](#)

5.22 ContactDetails2__1

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

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

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

Used in element(s)

["ContactDetails" on page 118](#)

5.22.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

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

Datatype: ["NamePrefix1Code" on page 208](#)

Usage Guideline details

- **This element(pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/NamePrefix) is removed.**

5.22.2 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max30Text" on page 206](#)

Usage Guideline details

- **on pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/Name**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/Name**
Synonym (AFT Logical Record C, Data Element 13): Originator Long Name

5.22.3 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 209](#)

Usage Guideline details

- **This element(pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/PhoneNumber) is removed.**

5.22.4 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 209](#)

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/MobileNumber](#)) is removed.

5.22.5 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 209](#)

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/FaxNumber](#)) is removed.

5.22.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

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

Datatype: ["Max2048Text" on page 205](#)

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/EmailAddress](#)) is removed.

5.22.7 Other

XML Tag: Othr

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: ["CPA Max15Text" on page 187](#)

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/Other
This element is now mandatory, the minimum occurrence has been changed to : 1
- on pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails/Other
Synonym (AFT Logical Record C, Data Element 11): Originator Short Name

5.23 ContactDetails2__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]	⊘	40
	Name	<Nm>		[0..1]	M ▲	40
	PhoneNumber	<PhneNb>		[0..1]	⊘	41
	MobileNumber	<MobNb>		[0..1]	⊘	41
	FaxNumber	<FaxNb>		[0..1]	⊘	41
	EmailAddress	<EmailAdr>		[0..1]	⊘	42
	Other	<Othr>		[0..1]	⊘	42

Used in element(s)

"ContactDetails" on page 121

5.23.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

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

Datatype: "NamePrefix1Code" on page 208

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails/NamePrefix) is removed.

5.23.2 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max30Text" on page 206](#)

Usage Guideline details

- **on pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails/Name**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails/Name**
Synonym (Logical Record C, Data Element 12): Payee Name

5.23.3 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 209](#)

Usage Guideline details

- **This element(pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails/PhoneNumber) is removed.**

5.23.4 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 209](#)

Usage Guideline details

- **This element(pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails/MobileNumber) is removed.**

5.23.5 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 209](#)

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails/FaxNumber) is removed.

5.23.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

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

Datatype: "Max2048Text" on page 205

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails/EmailAddress) is removed.

5.23.7 Other

XML Tag: Othr

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: "Max35Text" on page 207

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails/Other) is removed.

5.24 CreditTransferTransaction25__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	<PmtId>		[1..1]		48
	PaymentTypeInfo	<PmtTpInf>		[0..1]	M	49
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	▲	49
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M ▲	50
	SettlementPriority	<SttlmPrty>		[0..1]	⊘	50
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]	⊘	51
	SettlementTimeRequest	<SttlmTmReq>		[0..1]	⊘	51
	AcceptanceDateTime	<AcceptncDtTm>		[0..1]	⊘	52
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	⊘	52
	InstructedAmount	<InstdAmt>		[0..1]	⊘	52
	ExchangeRate	<XchgRate>		[0..1]	⊘	53
	ChargeBearer	<ChrgBr>		[1..1]	◇	53
	ChargesInformation	<ChrgsInf>		[0..*]	⊘	53
	PreviousInstructingAgent	<PrvsInstgAgt>		[0..1]	⊘	54
	PreviousInstructingAgentAccount	<PrvsInstgAgtAcct>		[0..1]	⊘	54
	InstructingAgent	<InstgAgt>		[0..1]	⊘	55
	InstructedAgent	<InstdAgt>		[0..1]	⊘	55
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	⊘	56
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]	⊘	56
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	⊘	57
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]	⊘	57
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	⊘	58
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	⊘	58
	UltimateDebtor	<UltmtDbtr>		[0..1]		59
	InitiatingParty	<InitgPty>		[0..1]		59
	Debtor	<Dbtr>		[1..1]		60
	DebtorAccount	<DbtrAcct>		[0..1]	M	60
	DebtorAgent	<DbtrAgt>		[1..1]		61
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	⊘	61
	CreditorAgent	<CdtrAgt>		[1..1]		62

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		62
	Creditor	<Cdtr>		[1..1]		63
	CreditorAccount	<CdtrAcct>		[0..1]	M	63
	UltimateCreditor	<UltmtCdtr>		[0..1]		64
	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]		64
	InstructionForNextAgent	<InstrForNxtAgt>		[0..*]		65
	Purpose	<Purp>		[0..1]		65
	RegulatoryReporting	<RgltryRptg>		[0..10]		66
	Tax	<Tax>		[0..1]		66
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	R[0..1]	67
	RemittanceInformation	<RmtInf>		[0..1]		68
	SupplementaryData	<SplmtryData>		[0..*]		68

Rules

R22 InstructedAmountAndExchangeRate1Rule ✓

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00049
- *Error Text:* Invalid message content for exchange rate when instructed amount is present.

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/CreditTransferTransactionInformation/InstructedAmountAndExchangeRate1Rule) is removed.**

R23 InstructedAmountAndExchangeRate2Rule ✓

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00050
- *Error Text:* Invalid message content for exchange rate when instructed amount is not present.

Usage Guideline restrictions for this element

- This rule(**pac.008.001.06/CreditTransferTransactionInformation/InstructedAmountAndExchangeRate2Rule**) is removed.

R24 ChargesInformationAndInstructedAmountRule ✓

If ChargesInformation is present, then InstructedAmount must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00048
- *Error Text:* Invalid message content for instructed amount when charges information is present.

Usage Guideline restrictions for this element

- This rule(**pac.008.001.06/CreditTransferTransactionInformation/ChargesInformationAndInstructedAmountRule**) is removed.

R25 ChargeBearerAndChargesInformationRule ✓

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00046
- *Error Text:* Invalid message content for charge bearer and charges information.

Usage Guideline restrictions for this element

- This rule(**pac.008.001.06/CreditTransferTransactionInformation/ChargeBearerAndChargesInformationRule**) is removed.

R26 InstructionForCreditorAgentRule ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00051

- *Error Text:* Invalid message content for creditor agent.

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/CreditTransferTransactionInformation/Instruction-ForCreditorAgentRule) is removed.**

R27 IntermediaryAgent2Rule ✓

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent2Rule) is removed.**

R28 IntermediaryAgent3Rule ✓

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent3Rule) is removed.**

R29 IntermediaryAgent1AccountRule ✓

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

Error handling:

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

Usage Guideline restrictions for this element

- This rule(**pac.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent1AccountRule**) is removed.

R30 IntermediaryAgent2AccountRule ✓

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

Error handling:

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

Usage Guideline restrictions for this element

- This rule(**pac.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent2AccountRule**) is removed.

R31 IntermediaryAgent3AccountRule ✓

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

Error handling:

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

Usage Guideline restrictions for this element

- This rule(**pac.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent3AccountRule**) is removed.

R32 PreviousInstructingAgentAccountRule ✓

If PreviousInstructingAgentAccount is present, then PreviousInstructingAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00055
- *Error Text:* Invalid message content for previous instructing agent account.

Usage Guideline restrictions for this element

- This rule(**pac.008.001.06/CreditTransferTransactionInformation/PreviousInstructingAgentAccountRule**) is removed.

R33 InstructedAmountAndExchangeRate3Rule ✓

If InstructedAmount is not present, then ExchangeRate is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00061
- *Error Text:* Invalid message content for exchange rate and instructed amount.

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/CreditTransferTransactionInformation/InstructedAmountAndExchangeRate3Rule) is removed.**

Guidelines

1. ChargesInformationGuideline

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

2. UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

3. UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

4. ChargesAmountGuideline

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

Used in element(s)

"CreditTransferTransactionInformation" on page 10

5.24.1 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 "[PaymentIdentification3_1](#)" on [page 122](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionIdentification	<InstrId>		[0..1]	🚫	122
	EndToEndIdentification	<EndToEndId>		[1..1]	⚠	123
	TransactionIdentification	<TxId>		[1..1]	⚠	123
	ClearingSystemReference	<ClrSysRef>		[0..1]	🚫	124

5.24.2 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation21_1" on page 126 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]	⊘	127
	ClearingChannel	<ClrChanl>		[0..1]	⊘	127
	ServiceLevel	<SvcLvl>		[0..1]	⊘	127
	LocalInstrument	<LclInstrm>		[0..1]	⊘	128
	CategoryPurpose	<CtgyPurp>		[0..1]	M ▲	128

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInformation

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

5.24.3 InterbankSettlementAmount

XML Tag: IntrBkSttlmAmt

Presence: [1..1]

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

Datatype: "CPA_Amount" on page 186

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/InterbankSettlementAmount

– CPA_InterbankSettlementAmount_CurrencyRule:

The currency of the transaction must be for the appropriate Clearing Systems (ACSS or USBE) indicated in the Group Header or the transaction shall be rejected.

If

GroupHeader/SettlementInformation/ClearingSystem/CPA_CashClearingSystemCode is UBE

Then

CurrencyAmount must be USD

Else

GroupHeader/SettlementInformation/ClearingSystem/CPA_CashClearingSystemCode is ACS

- on pacs.008.001.06/CreditTransferTransactionInformation/InterbankSettlementAmount
Synonym (Logical Record C, Data Element 05): Amount

5.24.4 InterbankSettlementDate

XML Tag: IntrBkSttlmDt

Presence: [0..1]

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

Datatype: "ISODate" on page 201

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/InterbankSettlementDate

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

- on pacs.008.001.06/CreditTransferTransactionInformation/InterbankSettlementDate

– CPA_InterbankSettlementDate_Guideline:

Notwithstanding the ISO definition of InterbankSettlementDate provided above, this element shall represent the date funds are to be made available to the Customer.

If the InterbankSettlementDate is post-dated beyond fourteen (14) days after CreationDateTime the transaction will be rejected.

If the InterbankSettlementDate is more than 30 calendar days prior to the CreationDateTime the transaction will be rejected.

Where the serviceability code of the destination branch office on the FIF is 1 or 2, and if the "Date Funds to be Available" is post-dated more than the required lead time (as indicated by the Serviceability Code) from the date the file is exchanged, the transaction will be rejected.

- on pacs.008.001.06/CreditTransferTransactionInformation/InterbankSettlementDate

Synonym (Logical Record C, Data Element 06): Date funds to be available

5.24.5 SettlementPriority

XML Tag: SttlmPrty

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction.

Datatype: "Priority3Code" on page 209

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/SettlementPriority](#)) is removed.

5.24.6 SettlementTimeIndication

XML Tag: SttlmTmIndctn

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

The **SttlmTmIndctn** block contains the following elements (see datatype "[SettlementDateTimeIndication1](#)" on [page 147](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	<DbtDtTm>		[0..1]		147
	CreditDateTime	<CdtDtTm>		[0..1]		147

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/SettlementTimeIndication](#)) is removed.

5.24.7 SettlementTimeRequest

XML Tag: SttlmTmReq

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

The **SttlmTmReq** block contains the following elements (see datatype "[SettlementTimeRequest2](#)" on [page 155](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CLSTime	<CLSTm>		[0..1]		156
	TillTime	<TillTm>		[0..1]		156
	FromTime	<FrTm>		[0..1]		156
	RejectTime	<RjctTm>		[0..1]		156

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/SettlementTimeRequest](#)) is removed.

5.24.8 AcceptanceDateTime

XML Tag: AcptncDtTm

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

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

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/AcceptanceDateTime](#)) is removed.

5.24.9 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 201](#)

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/PoolingAdjustmentDate](#)) is removed.

5.24.10 InstructedAmount

XML Tag: InstdAmt

Presence: [0..1]

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

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 181](#)

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/InstructedAmount](#)) is removed.

5.24.11 ExchangeRate

XML Tag: XchgRate

Presence: [0..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

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

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/ExchangeRate](#)) is removed.

5.24.12 ChargeBearer

XML Tag: ChrgBr

Presence: [1..1]

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

Datatype: ["ChargeBearerType1Code" on page 188](#)

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/ChargeBearer](#)) will be ignored by the Receiver.

5.24.13 ChargesInformation

XML Tag: ChrgsInf

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.

The **ChrgsInf** block contains the following elements (see datatype "[Charges2](#)" on page 28 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		28
	Agent	<Agt>		[1..1]		28

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/ChargesInformation](#)) is removed.

5.24.14 PreviousInstructingAgent

XML Tag: PrvsInstgAgt

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 15 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/PreviousInstructingAgent](#)) is removed.

5.24.15 PreviousInstructingAgentAccount

XML Tag: PrvsInstgAgtAcct

Presence: [0..1]

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

The **PrvsInstgAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on [page 22](#) for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/PreviousInstructingAgentAccount) is removed.

5.24.16 InstructingAgent

XML Tag: InstgAgt

Presence: [0..1]

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

The **InstgAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on [page 15](#) for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/InstructingAgent) is removed.

5.24.17 InstructedAgent

XML Tag: InstdAgt

Presence: [0..1]

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

The **InstdAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 15 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/InstructedAgent](#)) is removed.

5.24.18 IntermediaryAgent1

XML Tag: IntrmyAgt1

Presence: [0..1]

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

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

The **IntrmyAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 15 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent1](#)) is removed.

5.24.19 IntermediaryAgent1Account

XML Tag: IntrmyAgt1Acct

Presence: [0..1]

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

The **IntrmyAgt1Acct** block contains the following elements (see datatype "[CashAccount24](#)" on [page 22](#) for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent1Account) is removed.

5.24.20 IntermediaryAgent2

XML Tag: IntrmyAgt2

Presence: [0..1]

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

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

The **IntrmyAgt2** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on [page 15](#) for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent2) is removed.

5.24.21 IntermediaryAgent2Account

XML Tag: IntrmyAgt2Acct

Presence: [0..1]

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

The **IntrmyAgt2Acct** block contains the following elements (see datatype "[CashAccount24](#)" on [page 22](#) for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent2Account) is removed.

5.24.22 IntermediaryAgent3

XML Tag: IntrmyAgt3

Presence: [0..1]

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

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

The **IntrmyAgt3** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on [page 15](#) for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent3) is removed.

5.24.23 IntermediaryAgent3Account

XML Tag: IntrmyAgt3Acct

Presence: [0..1]

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

The **IntrmyAgt3Acct** block contains the following elements (see datatype "[CashAccount24](#)" on [page 22](#) for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/IntermediaryAgent3Account) is removed.

5.24.24 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "[PartyIdentification43](#)" on [page 114](#) for details)

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

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

5.24.25 InitiatingParty

XML Tag: InitgPty

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.

The **InitgPty** block contains the following elements (see datatype "PartyIdentification43" on page 114 for details)

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

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

5.24.26 Debtor

XML Tag: Dbtr

Presence: [1..1]

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

The **Dbtr** block contains the following elements (see datatype "PartyIdentification43_1" on page 116 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	M	116
	PostalAddress	<PstlAdr>		[0..1]	⊘	117
	Identification	<Id>		[0..1]	M	117
	CountryOfResidence	<CtryOfRes>		[0..1]	⊘	118
	ContactDetails	<CtctDtls>		[0..1]	M	118

5.24.27 DebtorAccount

XML Tag: DbtrAcct

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

The **DbtrAcct** block contains the following elements (see datatype "[CashAccount24_1](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		24
	Type	<Tp>		[0..1]	🚫	24
	Currency	<Ccy>		[0..1]	🚫	25
	Name	<Nm>		[0..1]	🚫	25

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/DebtorAccount
This element is now mandatory, the minimum occurrence has been changed to : 1

5.24.28 DebtorAgent

XML Tag: DbtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5_3](#)" on page 19 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		20
	BranchIdentification	<BrnchId>		[0..1]	🚫	20

5.24.29 DebtorAgentAccount

XML Tag: DbtrAgtAcct

Presence: [0..1]

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

The **DbtrAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on page 22 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgentAccount](#)) is removed.

5.24.30 CreditorAgent

XML Tag: CdtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5_3](#)" on page 19 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		20
	BranchIdentification	<BrnchId>		[0..1]	🚫	20

5.24.31 CreditorAgentAccount

XML Tag: CdtrAgtAcct

Presence: [0..1]

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

The **CdtrAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on page 22 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgentAccount](#)) is removed.

5.24.32 Creditor

XML Tag: Cdtr

Presence: [1..1]

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

The **Cdtr** block contains the following elements (see datatype "[PartyIdentification43 2](#)" on page 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	M	119
	PostalAddress	<PstlAdr>		[0..1]	⊘	120
	Identification	<Id>		[0..1]	⊘	120
	CountryOfResidence	<CtryOfRes>		[0..1]	⊘	121
	ContactDetails	<CtctDtls>		[0..1]	M	121

5.24.33 CreditorAccount

XML Tag: CdtrAcct

Presence: [0..1]

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

The **CdtrAcct** block contains the following elements (see datatype "[CashAccount24_1](#)" on page 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		24
	Type	<Tp>		[0..1]	🚫	24
	Currency	<Ccy>		[0..1]	🚫	25
	Name	<Nm>		[0..1]	🚫	25

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount
This element is now mandatory, the minimum occurrence has been changed to : 1

5.24.34 UltimateCreditor

XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 114 for details)

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

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

5.24.35 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 **InstrForCdrAgt** block contains the following elements (see datatype "[InstructionForCreditorAgent1](#)" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		106
	InstructionInformation	<InstrInf>		[0..1]		106

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/InstructionForCreditorAgent](#)) is removed.

5.24.36 InstructionForNextAgent

XML Tag: InstrForNxtAgt

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

The **InstrForNxtAgt** block contains the following elements (see datatype "[InstructionForNextAgent1](#)" on page 107 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		107
	InstructionInformation	<InstrInf>		[0..1]		107

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/InstructionForNextAgent](#)) is removed.

5.24.37 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 133 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or}	[1..1]		133
	Proprietary	<Prtry>	Or}	[1..1]		133

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Purpose](#)) is removed.

5.24.38 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 137 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		137
	Authority	<Authrty>		[0..1]		137
	Details	<Dtls>		[0..*]		138

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/RegulatoryReporting](#)) is removed.

5.24.39 Tax

XML Tag: Tax

Presence: [0..1]

Definition: Provides details on the tax.

The **Tax** block contains the following elements (see datatype "[TaxInformation3](#)" on page 166 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		167
	Debtor	<Dbtr>		[0..1]		167
	AdministrationZone	<AdmstnZn>		[0..1]		168
	ReferenceNumber	<RefNb>		[0..1]		168
	Method	<Mtd>		[0..1]		168
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		168
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		168
	Date	<Dt>		[0..1]		169
	SequenceNumber	<SeqNb>		[0..1]		169
	Record	<Rcrd>		[0..*]		169

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Tax](#)) is removed.

5.24.40 RelatedRemittanceInformation

XML Tag: RltdRmtInf

Presence: [0..10]

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

The **RltdRmtInf** block contains the following elements (see datatype "[RemittanceLocation4](#)" on page 144 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceIdentification	<RmtId>		[0..1]		144
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		145

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/RelatedRemittanceInformation

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

5.24.41 RemittanceInformation

XML Tag: RmtInf

Presence: [0..1]

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

The **RmtInf** block contains the following elements (see datatype "[RemittanceInformation11](#)" on [page 142](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Unstructured	<Ustrd>		[0..*]	R[0..1]	143
	Structured	<Strd>		[0..*]	R[0..100000]	143

5.24.42 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 162](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		163
	Envelope	<Envlp>		[1..1]		163

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/SupplementaryData) is removed.

5.25 CreditorReferenceInformation2

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

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

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

Used in element(s)

"CreditorReferenceInformation" on page 159

5.25.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of creditor reference.

The **Tp** block contains the following elements (see datatype "CreditorReferenceType2" on page 70 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		70
	Issuer	<Issr>		[0..1]		71

5.25.2 Reference

XML Tag: Ref

Presence: [0..1]

Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.

If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

Datatype: "Max35Text" on page 207

5.26 CreditorReferenceType1Choice

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

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

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

Used in element(s)

["CodeOrProprietary" on page 70](#)

5.26.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["DocumentType3Code" on page 192](#)

5.26.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: ["Max35Text" on page 207](#)

5.27 CreditorReferenceType2

Definition: Specifies the type of creditor reference.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		70
	Issuer	<Issr>		[0..1]		71

Used in element(s)

["Type" on page 69](#)

5.27.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

The **CdOrPrtry** block contains the following elements (see datatype "[CreditorReferenceType1Choice](#)" on page 69 for details)

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

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

5.27.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "[Max35Text](#)" on page 207

5.28 DateAndPlaceOfBirth

Definition: Date and place of birth of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		71
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		71
	CityOfBirth	<CityOfBirth>		[1..1]		72
	CountryOfBirth	<CtryOfBirth>		[1..1]		72

Used in element(s)

"[DateAndPlaceOfBirth](#)" on page 129

5.28.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

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

5.28.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "[Max35Text](#)" on page 207

5.28.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: ["Max35Text" on page 207](#)

5.28.4 CountryOfBirth

XML Tag: CtryOfBirth

Presence: [1..1]

Definition: Country where a person was born.

Datatype: ["CountryCode" on page 191](#)

5.29 DatePeriodDetails

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		72
	ToDate	<ToDt>		[1..1]		72

Used in element(s)

["FromToDate" on page 176](#)

5.29.1 FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

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

5.29.2 ToDate

XML Tag: ToDt

Presence: [1..1]

Definition: End date of the range.

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

5.30 DiscountAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		73
	Amount	<Amt>		[1..1]		73

Used in element(s)

"DiscountAppliedAmount" on page 139, "DiscountAppliedAmount" on page 141

5.30.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the amount.

The **Tp** block contains the following elements (see datatype "[DiscountAmountType1Choice](#)" on page 73 for details)

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

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

5.30.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 181

5.31 DiscountAmountType1Choice

Definition: Specifies the amount type.

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

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

Used in element(s)

"Type" on page 73

5.31.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalDiscountAmountType1Code" on page 197](#)

5.31.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 207](#)

5.32 DocumentAdjustment1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		74
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		74
	Reason	<Rsn>		[0..1]		75
	AdditionalInformation	<AddtlInf>		[0..1]		75

Used in element(s)

["AdjustmentAmountAndReason" on page 140](#), ["AdjustmentAmountAndReason" on page 142](#)

5.32.1 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 181](#)

5.32.2 CreditDebitIndicator

XML Tag: CdtDbtInd

Presence: [0..1]

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

Datatype: ["CreditDebitCode" on page 191](#)

5.32.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 207

5.32.4 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 205

5.33 DocumentLineIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		75
	Number	<Nb>		[0..1]		76
	RelatedDate	<RltdDt>		[0..1]		76

Used in element(s)

"Identification" on page 76

5.33.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

The **Tp** block contains the following elements (see datatype "DocumentLineType1" on page 77 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		77
	Issuer	<Issr>		[0..1]		78

5.33.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: ["Max35Text" on page 207](#)

5.33.3 RelatedDate

XML Tag: RltdDt


Presence: [0..1]

Definition: Date associated with the referred document line.

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

5.34 DocumentLineInformation1

Definition: Provides document line information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		76
	Description	<Desc>		[0..1]		77
	Amount	<Amt>		[0..1]		77

Used in element(s)

["LineDetails" on page 135](#)





5.34.1 Identification

XML Tag: Id

Presence: [1..*]

Definition: Provides identification of the document line.

The **Id** block contains the following elements (see datatype ["DocumentLineIdentification1" on page 75](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		75
	Number	<Nb>		[0..1]		76
	RelatedDate	<RltdDt>		[0..1]		76

5.34.2 Description

XML Tag: Desc

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: ["Max2048Text" on page 205](#)

5.34.3 Amount

XML Tag: Amt

Presence: [0..1]

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

The **Amt** block contains the following elements (see datatype ["RemittanceAmount3" on page 140](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		141
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		141
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		141
	TaxAmount	<TaxAmt>		[0..*]		142
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		142
	RemittedAmount	<RmtdAmt>		[0..1]		142

5.35 DocumentLineType1

Definition: Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		77
	Issuer	<Issr>		[0..1]		78

Used in element(s)

["Type" on page 75](#)

5.35.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

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

The **CdOrPrtry** block contains the following elements (see datatype "[DocumentLineType1Choice](#)" on page 78 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		78
	Proprietary	<Prtry>	Or}	[1..1]		78

5.35.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 207

5.36 DocumentLineType1Choice

Definition: Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		78
	Proprietary	<Prtry>	Or}	[1..1]		78

Used in element(s)

"[CodeOrProprietary](#)" on page 77

5.36.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "[ExternalDocumentLineType1Code](#)" on page 197

5.36.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 207

5.37 FinancialIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		79
	Proprietary	<Prtry>	Or}	[1..1]		79

Used in element(s)

["SchemeName" on page 97](#)

5.37.1 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 198](#)

5.37.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 207](#)

5.38 FinancialInstitutionIdentification8

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]		80
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		80
	Name	<Nm>		[0..1]		80
	PostalAddress	<PstlAdr>		[0..1]		80
	Other	<Othr>		[0..1]		81

Used in element(s)

["FinancialInstitutionIdentification" on page 16](#)

5.38.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: ["BICFIIdentifier" on page 184](#)

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 30](#) for details)

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

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

5.38.3 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max140Text" on page 205](#)

5.38.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstIAdr** block contains the following elements (see datatype "[PostalAddress6](#)" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

5.38.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on page 96 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		97
	SchemeName	<SchmeNm>		[0..1]		97
	Issuer	<Issr>		[0..1]		97

5.39 FinancialInstitutionIdentification8__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	82
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		82
	Name	<Nm>		[0..1]	🚫	82
	PostalAddress	<PstlAdr>		[0..1]	🚫	83
	Other	<Othr>		[0..1]	🚫	83

Used in element(s)

"FinancialInstitutionIdentification" on page 17

5.39.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: "BICFIIdentifier" on page 184

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/BICFI) is removed.

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 31 for details)

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

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

5.39.3 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 205

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/Name) is removed.

5.39.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/PostalAddress) is removed.

5.39.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on [page 96](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		97
	SchemeName	<SchmeNm>		[0..1]		97
	Issuer	<Issr>		[0..1]		97

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/Other](#)) is removed.

5.40 FinancialInstitutionIdentification8__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	⊘	84
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		85
	Name	<Nm>		[0..1]	⊘	85
	PostalAddress	<PstlAdr>		[0..1]	⊘	85
	Other	<Othr>		[0..1]	⊘	86

Used in element(s)

["FinancialInstitutionIdentification"](#) on [page 18](#)

5.40.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: ["BICFIIdentifier"](#) on [page 184](#)

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/BICFI) is removed.

5.40.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbld

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "ClearingSystemMemberIdentification2_2" on page 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	33
	MemberIdentification	<Mmbld>		[1..1]	⚠	33

5.40.3 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 205

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/Name) is removed.

5.40.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstIAdr** block contains the following elements (see datatype "[PostalAddress6](#)" on [page 131](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.

5.40.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on [page 96](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		97
	SchemeName	<SchmeNm>		[0..1]		97
	Issuer	<Issr>		[0..1]		97

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/Other) is removed.

5.41 FinancialInstitutionIdentification8__3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	⊘	87
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	M	87
	Name	<Nm>		[0..1]	⊘	88
	PostalAddress	<PstlAdr>		[0..1]	⊘	88
	Other	<Othr>		[0..1]	⊘	89

Used in element(s)

"FinancialInstitutionIdentification" on page 20

5.41.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: "BICFIIdentifier" on page 184

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BICFI) is removed.
- This element(pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/BICFI) is removed.

5.41.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbld

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "ClearingSystemMemberIdentification2_3" on page 34 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	34
	MemberIdentification	<Mmbld>		[1..1]	⚠	35

Usage Guideline details

- on **pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1
- on **pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.41.3 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 205

Usage Guideline details

- This element(**pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Name**) is removed.
- This element(**pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/Name**) is removed.

5.41.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstIAdr** block contains the following elements (see datatype "[PostalAddress6](#)" on [page 131](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.
- This element([pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.

5.41.5 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on [page 96](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		97
	SchemeName	<SchmeNm>		[0..1]		97
	Issuer	<Issr>		[0..1]		97

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.008.001.06/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.

5.42 Garnishment1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		90
	Garnishee	<Grnshee>		[0..1]		91
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		91
	ReferenceNumber	<RefNb>		[0..1]		91
	Date	<Dt>		[0..1]		92
	RemittedAmount	<RmtdAmt>		[0..1]		92
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrnclnd>		[0..1]		92
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		92

Used in element(s)

"GarnishmentRemittance" on page 161

5.42.1 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 92 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		93
	Issuer	<Issr>		[0..1]		93

5.42.2 Garnishee

XML Tag: Grnshee

Presence: [0..1]

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

The **Grnshee** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 114 for details)

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

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

5.42.3 GarnishmentAdministrator

XML Tag: GrnshmtAdmstr

Presence: [0..1]

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

The **GrnshmtAdmstr** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 114 for details)

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

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

5.42.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on page 205

5.42.5 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

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

5.42.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 181](#)

5.42.7 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 216](#)

5.42.8 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 216](#)

5.43 GarnishmentType1

Definition: Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		93
	Issuer	<Issr>		[0..1]		93

Used in element(s)

["Type" on page 90](#)

5.43.1 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 93 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		93
	Proprietary	<Prtry>	Or}	[1..1]		94

5.43.2 Issuer

XML Tag: Issr



Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "[Max35Text](#)" on page 207

5.44 GarnishmentType1Choice

Definition: Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		93
	Proprietary	<Prtry>	Or}	[1..1]		94

Used in element(s)

["CodeOrProprietary"](#) on page 93

5.44.1 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 198](#)

5.44.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: ["Max35Text" on page 207](#)

5.45 GenericAccountIdentification1

Definition: Information related to a generic account identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		94
	SchemeName	<SchmeNm>		[0..1]		94
	Issuer	<Issr>		[0..1]		95

Used in element(s)

["Other" on page 13](#)

5.45.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max34Text" on page 206](#)

5.45.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype ["AccountSchemeName1Choice" on page 15](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		15
	Proprietary	<Prtry>	Or}	[1..1]		15

5.45.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 207](#)

5.46 GenericAccountIdentification1__1

Definition: Information related to a generic account identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]	⚠	95
	SchemeName	<SchmeNm>		[0..1]	🚫	96
	Issuer	<Issr>		[0..1]	🚫	96

Used in element(s)

["Other" on page 14](#)

5.46.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max12Text" on page 204](#)

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification
 - CPA_CreditorAccount_Guideline:

An Instructed Agent shall rely on the account number for the purpose of credit ing the Creditor's account.
- on pacs.008.001.06/CreditTransferTransactionInformation/DebtorAccount/Identification/Other/Identification

Synonym (Logical Record C, Data Element 17): Account Number for Returns
- on pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification

Synonym (Logical Record C, Data Element 08): Payee Account Number

5.46.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[AccountSchemeName1Choice](#)" on page 15 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or}	[1..1]		15
	Proprietary	<Prtry>	Or}	[1..1]		15

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/SchemeName](#)) is removed.
- This element([pacs.008.001.06/CreditTransferTransactionInformation/DebtorAccount/Identification/Other/SchemeName](#)) is removed.

5.46.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 207

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Issuer](#)) is removed.
- This element([pacs.008.001.06/CreditTransferTransactionInformation/DebtorAccount/Identification/Other/Issuer](#)) is removed.

5.47 GenericFinancialIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		97
	SchemeName	<SchmeNm>		[0..1]		97
	Issuer	<Issr>		[0..1]		97

Used in element(s)

"Other" on page 83, "Other" on page 86, "Other" on page 89, "Other" on page 81

5.47.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 207

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 "FinancialIdentificationSchemeName1Choice" on page 79 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		79
	Proprietary	<Prtry>	Or}	[1..1]		79

5.47.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 207

5.48 GenericOrganisationIdentification1

Definition: Information related to an identification of an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		98
	SchemeName	<SchmeNm>		[0..1]		98
	Issuer	<Issr>		[0..1]		98

Used in element(s)

"Other" on page 109

5.48.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 207

5.48.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "OrganisationIdentificationSchemeName1Choice" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		111
	Proprietary	<Prtry>	Or}	[1..1]		111

5.48.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 207

5.49 GenericOrganisationIdentification1__1

Definition: Information related to an identification of an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]	▲	99
	SchemeName	<SchmeNm>		[0..1]	⊘	99
	Issuer	<Issr>		[0..1]	⊘	100

Used in element(s)

"Other" on page 110

5.49.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max10Text" on page 204

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/Debtor/Identification/Organisation-identification/Other/Identification

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

5.49.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "OrganisationIdentificationSchemeName1Choice" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		111
	Proprietary	<Prtry>	Or}	[1..1]		111

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Debtor/Identification/OrganisationIdentification/Other/SchemeName](#)) is removed.

5.49.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 207](#)

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Debtor/Identification/OrganisationIdentification/Other/Issuer](#)) is removed.

5.50 GenericPersonIdentification1

Definition: Information related to an identification of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		100
	SchemeName	<SchmeNm>		[0..1]		100
	Issuer	<Issr>		[0..1]		101

Used in element(s)

["Other" on page 130](#)

5.50.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: ["Max35Text" on page 207](#)

5.50.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "PersonIdentificationSchemeName1Choice" on page 130 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		130
	Proprietary	<Prtry>	Or}	[1..1]		131

5.50.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 207

5.51 GroupHeader70__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]	⚠	102
	CreationDateTime	<CreDtTm>		[1..1]	⚠	102
	BatchBooking	<BtchBookg>		[0..1]	⊘	103
	NumberOfTransactions	<NbOfTxS>		[1..1]		103
	ControlSum	<CtrlSum>		[0..1]	M	103
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	⊘	103
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	⊘	104
	SettlementInformation	<SttlmInf>		[1..1]		104
	PaymentTypeInformation	<PmtTplnf>		[0..1]	⊘	105
	InstructingAgent	<InstgAgt>		[0..1]	M	105
	InstructedAgent	<InstdAgt>		[0..1]	M	105

Rules

R10 TotalInterbankSettlementAmountAndDateRule ✓

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pacs.008.001.06/GroupHeader/TotalInterbankSettlementAmountAnd-DateRule) is removed.**

Used in element(s)

"GroupHeader" on page 10

5.51.1 MessageIdentification

XML Tag: MsgId

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: "CPA Exact9NumericText" on page 187

Usage Guideline details

- **on pacs.008.001.06/GroupHeader/MessageIdentification**
 - **CPA_MessageIdentification_Guideline:**

The Instructing Agent shall create this element, the purpose of which is to ensure that all payments are appropriately processed without duplication. Accordingly, each new message shall be numbered sequentially (i.e., [previous message number]+1). Number shall roll over from 999999999 to 000000001.

5.51.2 CreationDateTime

XML Tag: CreDtTm

Presence: [1..1]

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

Datatype: "ISODatetime" on page 201

Usage Guideline details

- **on pacs.008.001.06/GroupHeader/CreationDateTime**
 - **CPA_CreationDateTime_Guideline:**

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

- on **pac.008.001.06/GroupHeader/CreationDateTime**
Synonym (Logical Record A, Data Element 05): Creation Date

5.51.3 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 185

Usage Guideline details

- **This element(pacs.008.001.06/GroupHeader/BatchBooking) is removed.**

5.51.4 NumberOfTransactions

XML Tag: NbOfTxS

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 205

5.51.5 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 192

Usage Guideline details

- on **pac.008.001.06/GroupHeader/ControlSum**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.51.6 TotalInterbankSettlementAmount

XML Tag: TtlIntrBkSttlmAmt

Presence: [0..1]

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

Datatype: ["ActiveCurrencyAndAmount"](#) on page 180

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/TotalInterbankSettlementAmount](#)) is removed.

5.51.7 InterbankSettlementDate

XML Tag: `IntrBkSttlmDt`

Presence: [0..1]

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

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

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/InterbankSettlementDate](#)) is removed.

5.51.8 SettlementInformation

XML Tag: `SttlmInf`

Presence: [1..1]

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

The **SttlmInf** block contains the following elements (see datatype ["SettlementInstruction4 1"](#) on page 147 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		151
	SettlementAccount	<SttlmAcct>		[0..1]	🚫	151
	ClearingSystem	<ClrSys>		[0..1]	M ⚠️	151
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	🚫	152
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	🚫	153
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	🚫	153
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	🚫	154
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	🚫	154
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	🚫	155

5.51.9 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 "PaymentTypeInformation21" on page 124 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]		125
	ClearingChannel	<ClrChanl>		[0..1]		125
	ServiceLevel	<SvcLvl>		[0..1]		125
	LocalInstrument	<LclInstrm>		[0..1]		126
	CategoryPurpose	<CtgyPurp>		[0..1]		126

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/PaymentTypeInformation) is removed.



5.51.10 InstructingAgent


XML Tag: InstgAgt

Presence: [0..1]

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

The **InstgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5_1" on page 16 for details)

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

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

Usage Guideline details

- on pacs.008.001.06/GroupHeader/InstructingAgent

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

5.51.11 InstructedAgent

XML Tag: InstdAgt

Presence: [0..1]

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

The **InstdAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5_2" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]	🚫	19

Usage Guideline details

- on pacs.008.001.06/GroupHeader/InstructedAgent

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

5.52 InstructionForCreditorAgent1

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		106
	InstructionInformation	<InstrInf>		[0..1]		106

Used in element(s)

"InstructionForCreditorAgent" on page 64

5.52.1 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 202

5.52.2 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 205](#)

5.53 InstructionForNextAgent1

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by an other 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 other agent.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		107
	InstructionInformation	<InstrInf>		[0..1]		107

Used in element(s)

["InstructionForNextAgent" on page 65](#)

5.53.1 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 next agent in the payment chain.

Datatype: ["Instruction4Code" on page 203](#)

5.53.2 InstructionInformation

XML Tag: InstrInf

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

Datatype: ["Max140Text" on page 205](#)

5.54 LocalInstrument2Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		108
	Proprietary	<Prtry>	Or}	[1..1]		108

Used in element(s)

["LocalInstrument" on page 128](#), ["LocalInstrument" on page 126](#)

5.54.1 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 198](#)

5.54.2 Proprietary

XML Tag: Prtry





Presence: [1..1]

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

Datatype: ["Max35Text" on page 207](#)

5.55 NameAndAddress10

Definition: Information that locates and identifies a party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[1..1]		108
	Address	<Adr>		[1..1]		108

Used in element(s)

["PostalAddress" on page 146](#)

5.55.1 Name

XML Tag: Nm

Presence: [1..1]

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

Datatype: ["Max140Text" on page 205](#)

5.55.2 Address

XML Tag: Adr

Presence: [1..1]

Definition: Postal address of a party.

The **Adr** block contains the following elements (see datatype "[PostalAddress6](#)" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

5.56 OrganisationIdentification8

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		109
	Other	<Othr>		[0..*]		109

Used in element(s)

"[OrganisationIdentification](#)" on page 112

5.56.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

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

Datatype: "[AnyBICIdentifier](#)" on page 184

5.56.2 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "GenericOrganisationIdentification1" on page 97 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		98
	SchemeName	<SchmeNm>		[0..1]		98
	Issuer	<Issr>		[0..1]		98

5.57 OrganisationIdentification8__1

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]	🚫	110
	Other	<Othr>		[0..*]		110

Used in element(s)

"OrganisationIdentification" on page 113

5.57.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

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

Datatype: "AnyBICIdentifier" on page 184

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/Debtor/Identification/OrganisationIdentification/AnyBIC) is removed.

5.57.2 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "[GenericOrganisationIdentification1_1](#)" on page 98 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]	⚠	99
	SchemeName	<SchmeNm>		[0..1]	🚫	99
	Issuer	<Issr>		[0..1]	🚫	100

5.58 OrganisationIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		111
	Proprietary	<Prtry>	Or}	[1..1]		111

Used in element(s)

["SchemeName" on page 99](#), ["SchemeName" on page 98](#)

5.58.1 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 199](#)

5.58.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 207](#)

5.59 Party11Choice

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or}	[1..1]		112
	PrivateIdentification	<PrvtId>	Or}	[1..1]		112

Used in element(s)

"Identification" on page 120, "Identification" on page 115

5.59.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification8" on page 109 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		109
	Other	<Othr>		[0..*]		109

5.59.2 PrivateIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification5" on page 129 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		129
	Other	<Othr>		[0..*]		130

5.60 Party11Choice__1

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or}	[1..1]		113
	PrivateIdentification	<PrvtId>	Or}	[1..1]	🚫	113

Used in element(s)

"Identification" on page 117

5.60.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "[OrganisationIdentification8_1](#)" on page 110 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]	🚫	110
	Other	<Othr>		[0..*]		110

5.60.2 PrivateIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "[PersonIdentification5](#)" on page 129 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		129
	Other	<Othr>		[0..*]		130

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/Debtor/Identification/PrivateIdentification) is removed.

5.61 PartyIdentification43

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

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

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

Used in element(s)

"Garnishee" on page 91, "GarnishmentAdministrator" on page 91, "InitiatingParty" on page 59, "Invoicee" on page 160, "Invoicer" on page 160, "UltimateCreditor" on page 64, "UltimateDebtor" on page 59

5.61.1 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 205

5.61.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstIAdr** block contains the following elements (see datatype "[PostalAddress6](#)" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

5.61.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party11Choice](#)" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		112
	PrivateIdentification	<PrvtId>	Or}	[1..1]		112

5.61.4 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 191

5.61.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "[ContactDetails2](#)" on page 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]		36
	Name	<Nm>		[0..1]		36
	PhoneNumber	<PhneNb>		[0..1]		36
	MobileNumber	<MobNb>		[0..1]		37
	FaxNumber	<FaxNb>		[0..1]		37
	EmailAddress	<EmailAdr>		[0..1]		37
	Other	<Othr>		[0..1]		37

5.62 PartyIdentification43__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	M	116
	PostalAddress	<PstlAdr>		[0..1]	🚫	117
	Identification	<Id>		[0..1]	M	117
	CountryOfResidence	<CtryOfRes>		[0..1]	🚫	118
	ContactDetails	<CtctDtls>		[0..1]	M	118

Used in element(s)

["Debtor"](#) on page 60

5.62.1 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 205

Usage Guideline details

- **on pacs.008.001.06/CreditTransferTransactionInformation/Debtor/Name**
This element is now mandatory, the minimum occurrence has been changed to : 1

5.62.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

Usage Guideline details

- **This element(pacs.008.001.06/CreditTransferTransactionInformation/Debtor/PostalAddress) is removed.**

5.62.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party11Choice_1" on page 112 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		113
	PrivateIdentification	<PrvtId>	Or}	[1..1]	🚫	113

Usage Guideline details

- **on pacs.008.001.06/CreditTransferTransactionInformation/Debtor/Identification**

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

5.62.4 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 191

Usage Guideline details

- **This element(pacs.008.001.06/CreditTransferTransactionInformation/Debtor/CountryOfResidence) is removed.**

5.62.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtIs** block contains the following elements (see datatype "[ContactDetails2_1](#)" on page 37 for details)

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

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

Usage Guideline details

- on [pacs.008.001.06/CreditTransferTransactionInformation/Debtor/ContactDetails](#)
This element is now mandatory, the minimum occurrence has been changed to : 1

5.63 PartyIdentification43__2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	M	119
	PostalAddress	<PstlAdr>		[0..1]	⊘	120
	Identification	<Id>		[0..1]	⊘	120
	CountryOfResidence	<CtryOfRes>		[0..1]	⊘	121
	ContactDetails	<CtctDtIs>		[0..1]	M	121

Used in element(s)

["Creditor"](#) on page 63

5.63.1 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 205

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/Creditor/Name

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

5.63.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/Creditor/PostalAddress) is removed.

5.63.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party11Choice](#)" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		112
	PrivateIdentification	<PrvtId>	Or}	[1..1]		112

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Creditor/Identification](#)) is removed.

5.63.4 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 191

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/Creditor/CountryOfResidence](#)) is removed.

5.63.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "[ContactDetails2_2](#)" on page 40 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]	🚫	40
	Name	<Nm>		[0..1]	M ⚠	40
	PhoneNumber	<PhneNb>		[0..1]	🚫	41
	MobileNumber	<MobNb>		[0..1]	🚫	41
	FaxNumber	<FaxNb>		[0..1]	🚫	41
	EmailAddress	<EmailAdr>		[0..1]	🚫	42
	Other	<Othr>		[0..1]	🚫	42

Usage Guideline details

- on [pacs.008.001.06/CreditTransferTransactionInformation/Creditor/ContactDetails](#)
This element is now mandatory, the minimum occurrence has been changed to : 1

5.64 PaymentIdentification3__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionIdentification	<InstrId>		[0..1]	🚫	122
	EndToEndIdentification	<EndToEndId>		[1..1]	⚠	123
	TransactionIdentification	<TxId>		[1..1]	⚠	123
	ClearingSystemReference	<ClrSysRef>		[0..1]	🚫	124

Used in element(s)

["PaymentIdentification"](#) on page 48

5.64.1 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 207](#)

Usage Guideline details

- **This element([pacs.008.001.06/CreditTransferTransactionInformation/PaymentIdentification/InstructionIdentification](#)) is removed.**

5.64.2 EndToEndIdentification

XML Tag: EndToEndId

Presence: [1..1]

Definition: Unique identification, as 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.

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: ["CPA_Max19Text" on page 188](#)

Usage Guideline details

- **on [pacs.008.001.06/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification](#)**

- **CPA_EndToEndIdentification_Rule:**

Where no End to End Identification number is available, the element shall be populated with "Not Provided".

- **on [pacs.008.001.06/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification](#)**

Synonym (Logical Record C, Data Element 15): Originator's Cross Reference Number

5.64.3 TransactionIdentification

XML Tag: TxId

Presence: [1..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

Datatype: "CPA Exact35Text" on page 187

Usage Guideline details

- on `pac.008.001.06/CreditTransferTransactionInformation/PaymentIdentification/TransactionIdentification`

– CPA_TransactionIdentification_Rule:

Each Originating INSTRUCTINGAGENT shall assign a unique 35-digit number to each transaction in order to facilitate tracing. This number must be formatted as follows:

(a)	(b)	(c)	(d)	(e)
9999	(f) 9999	99999999	99999999	C 99999999

Where,

- (a) = 4-digit consisting of zero + 3-digit INSTRUCTINGAGENT ID number,
- (b) = 4-digit consisting of zero + 3-digit INSTRUCTEDAGENT ID Number,
- (c) = 8-digit date (format: `yyyymmdd`),
- (d) = 9-digit MESSAGEIDENTIFICATION Number of the message that includes this transaction,
- (e) = C - to identify the transaction as a Credit, and
- (f) = 9-digit number unique within the message.

5.64.4 ClearingSystemReference

XML Tag: `ClrSysRef`

Presence: `[0..1]`

Definition: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.

Datatype: "Max35Text" on page 207

Usage Guideline details

- This element(`pac.008.001.06/CreditTransferTransactionInformation/PaymentIdentification/ClearingSystemReference`) is removed.

5.65 PaymentTypeInformation21

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]		125
	ClearingChannel	<ClrChanl>		[0..1]		125
	ServiceLevel	<SvcLvl>		[0..1]		125
	LocalInstrument	<LclInstrm>		[0..1]		126
	CategoryPurpose	<CtgyPurp>		[0..1]		126

Used in element(s)

"PaymentTypeInformation" on page 105

5.65.1 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 209

5.65.2 ClearingChannel

XML Tag: ClrChanl

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 190

5.65.3 ServiceLevel

XML Tag: SvcLvl

Presence: [0..1]

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

The **SvcLvl** block contains the following elements (see datatype "ServiceLevel8Choice" on page 146 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		146
	Proprietary	<Prtry>	Or}	[1..1]		146

5.65.4 LocalInstrument

XML Tag: LclInstrm

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

The **LclInstrm** block contains the following elements (see datatype "[LocalInstrument2Choice](#)" on page 107 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		108
	Proprietary	<Prtry>	Or}	[1..1]		108

5.65.5 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 26 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		27
	Proprietary	<Prtry>	Or}	[1..1]		27

5.66 PaymentTypeInfo21__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]	⊘	127
	ClearingChannel	<ClrChanl>		[0..1]	⊘	127
	ServiceLevel	<SvcLvl>		[0..1]	⊘	127
	LocalInstrument	<LclInstrm>		[0..1]	⊘	128
	CategoryPurpose	<CtgyPurp>		[0..1]	M ⚠	128

Used in element(s)

"PaymentTypeInformation" on page 49

5.66.1 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 209

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInformation/InstructionPriority) is removed.

5.66.2 ClearingChannel

XML Tag: ClrChanl

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 190

Usage Guideline details

- This element(pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInformation/ClearingChannel) is removed.

5.66.3 ServiceLevel

XML Tag: SvcLvl

Presence: [0..1]

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

The **SvcLvl** block contains the following elements (see datatype "[ServiceLevel8Choice](#)" on page 146 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		146
	Proprietary	<Prtry>	Or}	[1..1]		146

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel](#)) is removed.

5.66.4 LocalInstrument

XML Tag: LclInstrm

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

The **LclInstrm** block contains the following elements (see datatype "[LocalInstrument2Choice](#)" on page 107 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		108
	Proprietary	<Prtry>	Or}	[1..1]		108

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInformation/LocalInstrument](#)) is removed.

5.66.5 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 1](#)" on [page 27](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	🚫	27
	Proprietary	<Prtry>	Or}	[1..1]	⚠	28

Usage Guideline details

- on [pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInfoInformation/Category-Purpose](#)
This element is now mandatory, the minimum occurrence has been changed to : 1
- on [pacs.008.001.06/CreditTransferTransactionInformation/PaymentTypeInfoInformation/Category-Purpose](#)
 - **CPA_CategoryPurpose_Rule:**
 This element shall contain a valid Transaction Code as provided in CPA Standard 007.

5.67 PersonIdentification5

Definition: Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		129
	Other	<Othr>		[0..*]		130

Used in element(s)

["PrivateIdentification"](#) on page 113, ["PrivateIdentification"](#) on page 112

5.67.1 DateAndPlaceOfBirth

XML Tag: DtAndPlcOfBirth

Presence: [0..1]

Definition: Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "[DateAndPlaceOfBirth](#)" on page 71 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		71
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		71
	CityOfBirth	<CityOfBirth>		[1..1]		72
	CountryOfBirth	<CtryOfBirth>		[1..1]		72

5.67.2 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 100 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		100
	SchemeName	<SchmeNm>		[0..1]		100
	Issuer	<Issr>		[0..1]		101

5.68 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		130
	Proprietary	<Prtry>	Or}	[1..1]		131

Used in element(s)

"[SchemeName](#)" on page 100

5.68.1 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 199](#)

5.68.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 207](#)

5.69 PostalAddress6

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		131
	Department	<Dept>		[0..1]		131
	SubDepartment	<SubDept>		[0..1]		132
	StreetName	<StrtNm>		[0..1]		132
	BuildingNumber	<BldgNb>		[0..1]		132
	PostCode	<PstCd>		[0..1]		132
	TownName	<TwnNm>		[0..1]		132
	CountrySubDivision	<CtrySubDvsn>		[0..1]		132
	Country	<Ctry>		[0..1]		133
	AddressLine	<AdrLine>		[0..7]		133

Used in element(s)

["Address" on page 108](#), ["PostalAddress" on page 83](#), ["PostalAddress" on page 85](#), ["Postal-Address" on page 117](#), ["PostalAddress" on page 88](#), ["PostalAddress" on page 120](#), ["PostalAddress" on page 80](#), ["PostalAddress" on page 22](#), ["PostalAddress" on page 114](#)

5.69.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: ["AddressType2Code" on page 182](#)

5.69.2 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: "Max70Text" on page 207

5.69.3 SubDepartment

XML Tag: SubDept

Presence: [0..1]

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

Datatype: "Max70Text" on page 207

5.69.4 StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 207

5.69.5 BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

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

Datatype: "Max16Text" on page 205

5.69.6 PostCode

XML Tag: PstCd

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 205

5.69.7 TownName

XML Tag: TwnNm

Presence: [0..1]

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

Datatype: "Max35Text" on page 207

5.69.8 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

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

Datatype: ["Max35Text" on page 207](#)

5.69.9 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: ["CountryCode" on page 191](#)

5.69.10 AddressLine

XML Tag: AdrLine

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: ["Max70Text" on page 207](#)

5.70 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		133
	Proprietary	<Prtry>	Or}	[1..1]		133

Used in element(s)

["Purpose" on page 65](#)

5.70.1 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 199](#)

5.70.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: ["Max35Text" on page 207](#)

5.71 ReferredDocumentInformation7

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		134
	Number	<Nb>		[0..1]		134
	RelatedDate	<RltdDt>		[0..1]		134
	LineDetails	<LineDtls>		[0..*]		135

Used in element(s)

["ReferredDocumentInformation" on page 158](#)

5.71.1 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 136](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		136
	Issuer	<Issr>		[0..1]		136

5.71.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: ["Max35Text" on page 207](#)

5.71.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

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

5.71.4 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 76](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		76
	Description	<Desc>		[0..1]		77
	Amount	<Amt>		[0..1]		77

5.72 ReferredDocumentType3Choice

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

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

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

Used in element(s)

["CodeOrProprietary" on page 136](#)

5.72.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: ["DocumentType6Code" on page 192](#)

5.72.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 207](#)

5.73 ReferredDocumentType4

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		136
	Issuer	<Issr>		[0..1]		136

Used in element(s)

"Type" on page 134

5.73.1 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 135 for details)

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

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

5.73.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 207

5.74 RegulatoryAuthority2

Definition: Entity requiring the regulatory reporting information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		137
	Country	<Ctry>		[0..1]		137

Used in element(s)

["Authority" on page 137](#)

5.74.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max140Text" on page 205](#)

5.74.2 Country

XML Tag: Ctry

Presence: [0..1]

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

Datatype: ["CountryCode" on page 191](#)

5.75 RegulatoryReporting3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		137
	Authority	<Authrty>		[0..1]		137
	Details	<Dtls>		[0..*]		138

Used in element(s)

["RegulatoryReporting" on page 66](#)

5.75.1 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 210](#)

5.75.2 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 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		137
	Country	<Ctry>		[0..1]		137

5.75.3 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 157 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		157
	Date	<Dt>		[0..1]		157
	Country	<Ctry>		[0..1]		157
	Code	<Cd>		[0..1]		157
	Amount	<Amt>		[0..1]		158
	Information	<Inf>		[0..*]		158

5.76 RemittanceAmount2

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		139
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		139
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		139
	TaxAmount	<TaxAmt>		[0..*]		139
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		140
	RemittedAmount	<RmtdAmt>		[0..1]		140

Used in element(s)

["ReferredDocumentAmount" on page 159](#)

5.76.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 181](#)

5.76.2 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 72](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		73
	Amount	<Amt>		[1..1]		73

5.76.3 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 181](#)

5.76.4 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 164](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		164
	Amount	<Amt>		[1..1]		165

5.76.5 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 74](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		74
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		74
	Reason	<Rsn>		[0..1]		75
	AdditionalInformation	<AddtlInf>		[0..1]		75

5.76.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on [page 181](#)

5.77 RemittanceAmount3

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		141
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		141
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		141
	TaxAmount	<TaxAmt>		[0..*]		142
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		142
	RemittedAmount	<RmtdAmt>		[0..1]		142

Used in element(s)

"Amount" on page 77

5.77.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 181

5.77.2 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 72 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		73
	Amount	<Amt>		[1..1]		73

5.77.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 181

5.77.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype "[TaxAmountAndType1](#)" on page 164 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		164
	Amount	<Amt>		[1..1]		165

5.77.5 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 74 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		74
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		74
	Reason	<Rsn>		[0..1]		75
	AdditionalInformation	<AddtlInf>		[0..1]		75

5.77.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 181

5.78 RemittanceInformation11

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Unstructured	<Ustrd>		[0..*]	R[0..1]	143
	Structured	<Strd>		[0..*]	R[0..100000]	143

Used in element(s)

"RemittanceInformation" on page 68

5.78.1 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 205

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/RemittanceInformation/Unstructured

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

5.78.2 Structured

XML Tag: Strd

Presence: [0..*]

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

The **Strd** block contains the following elements (see datatype "[StructuredRemittanceInformation13](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]	R[0..1]	158
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		159
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		159
	Invoicer	<Invcr>		[0..1]		160
	Invoicee	<Invcee>		[0..1]		160
	TaxRemittance	<TaxRmt>		[0..1]		161
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		161
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		162

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/RemittanceInformation/Structured
This element has change repeatability, the maximum occurrence has been changed to : 100000

5.79 RemittanceLocation4

Definition: Set of elements used to provide information on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceIdentification	<RmtId>		[0..1]		144
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		145

Used in element(s)

"[RelatedRemittanceInformation](#)" on page 67

5.79.1 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 207

5.79.2 RemittanceLocationDetails

XML Tag: RmtLctnDtls

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

The **RmtLctnDtls** block contains the following elements (see datatype "RemittanceLocationDetails1" on page 145 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Method	<Mtd>		[1..1]		145
	ElectronicAddress	<ElctrcAdr>		[0..1]		145
	PostalAddress	<PstlAdr>		[0..1]	🚫	146

5.80 RemittanceLocationDetails1

Definition: Provides information on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Method	<Mtd>		[1..1]		145
	ElectronicAddress	<ElctrcAdr>		[0..1]		145
	PostalAddress	<PstlAdr>		[0..1]	🚫	146

Used in element(s)

"RemittanceLocationDetails" on page 145

5.80.1 Method

XML Tag: Mtd

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 211

5.80.2 ElectronicAddress

XML Tag: ElctrcAdr

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 205

5.80.3 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

The **PstlAdr** block contains the following elements (see datatype "[NameAndAddress10](#)" on page 108 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[1..1]		108
	Address	<Adr>		[1..1]		108

Usage Guideline details

- This element([pacs.008.001.06/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress](#)) is removed.

5.81 ServiceLevel8Choice

Definition: Specifies the service level of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		146
	Proprietary	<Prtry>	Or}	[1..1]		146

Used in element(s)

"[ServiceLevel](#)" on page 127, "[ServiceLevel](#)" on page 125

5.81.1 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 200

5.81.2 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 207](#)

5.82 SettlementDateTimelIndication1

Definition: Information on the occurred settlement time(s) of the payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	<DbtDtTm>		[0..1]		147
	CreditDateTime	<CdtDtTm>		[0..1]		147

Used in element(s)

["SettlementTimeIndication" on page 51](#)

5.82.1 DebitDateTime

XML Tag: DbtDtTm

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

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

5.82.2 CreditDateTime

XML Tag: CdtDtTm

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

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

5.83 SettlementInstruction4__1

Definition: Provides further details on the settlement of the instruction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		151
	SettlementAccount	<SttlmAcct>		[0..1]	🚫	151
	ClearingSystem	<ClrSys>		[0..1]	M ⚠	151
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	🚫	152
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	🚫	153
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	🚫	153
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	🚫	154
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	🚫	154
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	🚫	155

Rules

R13 ThirdReimbursementAgentRule ✓

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00040
- *Error Text:* Invalid message content for third reimbursement agent.

Usage Guideline restrictions for this element

- This rule(pacs.008.001.06/GroupHeader/SettlementInformation/ThirdReimbursementAgentRule) is removed.

R14 SettlementMethodAgentRule ✓

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00018
- *Error Text:* Invalid message content for settlement method INGA or INDA.

Usage Guideline restrictions for this element

- This rule(pacs.008.001.06/GroupHeader/SettlementInformation/Settlement-MethodAgentRule) is removed.

R15 SettlementMethodCoverRule ✓

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00075
- *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

Usage Guideline restrictions for this element

- This rule(pacs.008.001.06/GroupHeader/SettlementInformation/Settlement-MethodCoverRule) is removed.

R16 SettlementMethodCoverAgentRule ✓

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00076
- *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

Usage Guideline restrictions for this element

- This rule(pacs.008.001.06/GroupHeader/SettlementInformation/Settlement-MethodCoverAgentRule) is removed.

R17 SettlementMethodClearingRule ✓

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00019
- *Error Text:* Invalid message content for settlement method CLRG.

Usage Guideline restrictions for this element

- This rule(pacs.008.001.06/GroupHeader/SettlementInformation/Settlement-MethodClearingRule) is removed.

R18 InstructingReimbursementAgentAccountRule ✓

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00038
- *Error Text:* Invalid message content for instructing reimbursement agent account.

Usage Guideline restrictions for this element

- This rule(pacs.008.001.06/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccountRule) is removed.

R19 InstructedReimbursementAgentAccountRule ✓

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00037
- *Error Text:* Invalid message content for instructed reimbursement agent account.

Usage Guideline restrictions for this element

- This rule(pacs.008.001.06/GroupHeader/SettlementInformation/InstructedReimbursementAgentAccountRule) is removed.

R20 ThirdReimbursementAgentAccountRule ✓

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00039
- *Error Text:* Invalid message content for third reimbursement agent account.

Usage Guideline restrictions for this element

- This rule(pacs.008.001.06/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccountRule) is removed.

Used in element(s)

"SettlementInformation" on page 104

5.83.1 SettlementMethod

XML Tag: SttlmMtd

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 212

5.83.2 SettlementAccount

XML Tag: SttlmAcct

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

The **SttlmAcct** block contains the following elements (see datatype "CashAccount24" on page 22 for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/SettlementInformation/SettlementAccount) is removed.

5.83.3 ClearingSystem

XML Tag: ClrSys

Presence: [0..1]

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

The **ClrSys** block contains the following elements (see datatype "[ClearingSystemIdentification3Choice_1](#)" on page 29 for details)

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

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

Usage Guideline details

- on **pacs.008.001.06/GroupHeader/SettlementInformation/ClearingSystem**

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

- on **pacs.008.001.06/GroupHeader/SettlementInformation/ClearingSystem**

– **CPA_ClearingSystem_Rule:**

All transactions shall bear the appropriate currency (CAD or USD) for the clearing system.

If

If CPA_CurrencyCode is USD

Then

CPA_CashClearingSystemCode must be UBE

Else

CAD is required

5.83.4 InstructingReimbursementAgent

XML Tag: InstgRmbrsmntAgt

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstgRmbrsmntAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 15 for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/SettlementInformation/InstructingReimbursementAgent) is removed.

5.83.5 InstructingReimbursementAgentAccount

XML Tag: InstgRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstgRmbrsmntAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on page 22 for details)

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

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

Usage Guideline details

- This element(pacs.008.001.06/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccount) is removed.

5.83.6 InstructedReimbursementAgent

XML Tag: InstdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstdRmbrsmntAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 15 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/SettlementInformation/InstructedReimbursementAgent](#)) is removed.

5.83.7 InstructedReimbursementAgentAccount

XML Tag: InstdRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstdRmbrsmntAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on page 22 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/SettlementInformation/InstructedReimbursementAgentAccount](#)) is removed.

5.83.8 ThirdReimbursementAgent

XML Tag: ThrdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

The **ThrdRmbrsmntAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 15 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/SettlementInformation/ThirdReimbursementAgent](#)) is removed.

5.83.9 ThirdReimbursementAgentAccount

XML Tag: ThrdRmbrsmntAgtAcct

Presence: [0..1]

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

The **ThrdRmbrsmntAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on page 22 for details)

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

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

Usage Guideline details

- This element([pacs.008.001.06/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccount](#)) is removed.

5.84 SettlementTimeRequest2

Definition: Provides information on the requested settlement time(s) of the payment instruction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CLSTime	<CLSTm>		[0..1]		156
	TillTime	<TillTm>		[0..1]		156
	FromTime	<FrTm>		[0..1]		156
	RejectTime	<RjctTm>		[0..1]		156

Used in element(s)

"SettlementTimeRequest" on page 51

5.84.1 CLSTime

XML Tag: CLSTm

Presence: [0..1]

Definition: Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

Usage: Time must be expressed in Central European Time (CET).

Datatype: "ISOTime" on page 202

5.84.2 TillTime

XML Tag: TillTm

Presence: [0..1]

Definition: Time until when the payment may be settled.

Datatype: "ISOTime" on page 202

5.84.3 FromTime

XML Tag: FrTm

Presence: [0..1]

Definition: Time as from when the payment may be settled.

Datatype: "ISOTime" on page 202

5.84.4 RejectTime

XML Tag: RjctTm

Presence: [0..1]

Definition: Time by when the payment must be settled to avoid rejection.

Datatype: "ISOTime" on page 202

5.85 StructuredRegulatoryReporting3

Definition: Information needed due to regulatory and statutory requirements.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		157
	Date	<Dt>		[0..1]		157
	Country	<Ctry>		[0..1]		157
	Code	<Cd>		[0..1]		157
	Amount	<Amt>		[0..1]		158
	Information	<Inf>		[0..*]		158

Used in element(s)

["Details" on page 138](#)

5.85.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: ["Max35Text" on page 207](#)

5.85.2 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

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

5.85.3 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Datatype: ["CountryCode" on page 191](#)

5.85.4 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 204](#)

5.85.5 Amount

XML Tag: Amt

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 181](#)

5.85.6 Information

XML Tag: Inf





Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: ["Max35Text" on page 207](#)

5.86 StructuredRemittanceInformation13

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]	R[0..1]	158
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		159
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		159
	Invoicer	<Invcr>		[0..1]		160
	Invoicee	<Invcee>		[0..1]		160
	TaxRemittance	<TaxRmt>		[0..1]		161
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		161
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		162

Used in element(s)

["Structured" on page 143](#)

5.86.1 ReferredDocumentInformation

XML Tag: RfrdDocInf

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

The **RfrdDocInf** block contains the following elements (see datatype "[ReferredDocumentInformation7](#)" on page 134 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		134
	Number	<Nb>		[0..1]		134
	RelatedDate	<RltdDt>		[0..1]		134
	LineDetails	<LineDtls>		[0..*]		135

Usage Guideline details

- on pacs.008.001.06/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation
This element has change repeatability, the maximum occurrence has been changed to : 1

5.86.2 ReferredDocumentAmount

XML Tag: RfrdDocAmt

Presence: [0..1]

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

The **RfrdDocAmt** block contains the following elements (see datatype "[RemittanceAmount2](#)" on page 138 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		139
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		139
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		139
	TaxAmount	<TaxAmt>		[0..*]		139
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		140
	RemittedAmount	<RmtdAmt>		[0..1]		140

5.86.3 CreditorReferenceInformation

XML Tag: CdtrRefInf

Presence: [0..1]

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

The **CdtrRefInf** block contains the following elements (see datatype "[CreditorReferenceInformation2](#)" on [page 68](#) for details)

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

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

5.86.4 Invoicer

XML Tag: Invcr

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

The **Invcr** block contains the following elements (see datatype "[PartyIdentification43](#)" on [page 114](#) for details)

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

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

5.86.5 Invoicee

XML Tag: Invcee

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

The **Invcee** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 114 for details)

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

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

5.86.6 TaxRemittance

XML Tag: TaxRmt

Presence: [0..1]

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

The **TaxRmt** block contains the following elements (see datatype "[TaxInformation4](#)" on page 169 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		170
	Debtor	<Dbtr>		[0..1]		170
	UltimateDebtor	<UltmtDbtr>		[0..1]		171
	AdministrationZone	<AdmstnZone>		[0..1]		171
	ReferenceNumber	<RefNb>		[0..1]		171
	Method	<Mtd>		[0..1]		171
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		172
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		172
	Date	<Dt>		[0..1]		172
	SequenceNumber	<SeqNb>		[0..1]		172
	Record	<Rcrd>		[0..*]		172

5.86.7 GarnishmentRemittance

XML Tag: GrnshmtRmt

Presence: [0..1]

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

The **GrnshmtRmt** block contains the following elements (see datatype "[Garnishment1](#)" on page 90 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		90
	Garnishee	<Grnshee>		[0..1]		91
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		91
	ReferenceNumber	<RefNb>		[0..1]		91
	Date	<Dt>		[0..1]		92
	RemittedAmount	<RmtdAmt>		[0..1]		92
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrnclnd>		[0..1]		92
	EmployeeTerminationIndicator	<MplyeeTermntInd>		[0..1]		92

5.86.8 AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "[Max140Text](#)" on page 205

5.87 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		163
	Envelope	<Envlp>		[1..1]		163

Rules

R39 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 12, ["SupplementaryData"](#) on page 68

5.87.1 PlaceAndName

XML Tag: PlcAndNm

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 206

5.87.2 Envelope

XML Tag: Envlp

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

5.88 TaxAmount1

Definition: Set of elements used to provide information on the tax amount(s) of tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		163
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		163
	TotalAmount	<TtlAmt>		[0..1]		164
	Details	<Dtls>		[0..*]		164

Used in element(s)

"TaxAmount" on page 178

5.88.1 Rate

XML Tag: Rate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 208

5.88.2 TaxableBaseAmount

XML Tag: TaxblBaseAmt

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 181

5.88.3 TotalAmount

XML Tag: TtlAmt

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 181

5.88.4 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

The **Dtls** block contains the following elements (see datatype "TaxRecordDetails1" on page 178 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		179
	Amount	<Amt>		[1..1]		179

5.89 TaxAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		164
	Amount	<Amt>		[1..1]		165

Used in element(s)

"TaxAmount" on page 139, "TaxAmount" on page 142

5.89.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the amount.

The **Tp** block contains the following elements (see datatype "[TaxAmountType1Choice](#)" on page 165 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		165
	Proprietary	<Prtry>	Or}	[1..1]		165

5.89.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 181

5.90 TaxAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		165
	Proprietary	<Prtry>	Or}	[1..1]		165

Used in element(s)

["Type"](#) on page 164

5.90.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "[ExternalTaxAmountType1Code](#)" on page 200

5.90.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on page 207

5.91 TaxAuthorisation1

Definition: Details of the authorised tax paying party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		166
	Name	<Nm>		[0..1]		166

Used in element(s)

["Authorisation" on page 175](#)

5.91.1 Title

XML Tag: Titl

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: ["Max35Text" on page 207](#)

5.91.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: ["Max140Text" on page 205](#)

5.92 TaxInformation3

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		167
	Debtor	<Dbtr>		[0..1]		167
	AdministrationZone	<AdmstnZn>		[0..1]		168
	ReferenceNumber	<RefNb>		[0..1]		168
	Method	<Mtd>		[0..1]		168
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		168
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		168
	Date	<Dt>		[0..1]		169
	SequenceNumber	<SeqNb>		[0..1]		169
	Record	<Rcrd>		[0..*]		169

Used in element(s)

["Tax" on page 66](#)

5.92.1 Creditor

XML Tag: Cdtr

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

The **Cdtr** block contains the following elements (see datatype "TaxParty1" on page 173 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		173
	RegistrationIdentification	<RegnId>		[0..1]		173
	TaxType	<TaxTp>		[0..1]		174

5.92.2 Debtor

XML Tag: Dbtr

Presence: [0..1]

Definition: Set of elements used to identify the party on the debit side of the transaction to which the tax applies.

The **Dbtr** block contains the following elements (see datatype "[TaxParty2](#)" on page 174 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		174
	RegistrationIdentification	<RegnId>		[0..1]		174
	TaxType	<TaxTp>		[0..1]		174
	Authorisation	<Authstn>		[0..1]		175

5.92.3 AdministrationZone

XML Tag: AdmstnZn

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "[Max35Text](#)" on page 207

5.92.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "[Max140Text](#)" on page 205

5.92.5 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 207

5.92.6 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 181

5.92.7 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 181

5.92.8 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 201

5.92.9 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 208

5.92.10 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord1" on page 176 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		176
	Category	<Ctgy>		[0..1]		177
	CategoryDetails	<CtgyDtls>		[0..1]		177
	DebtorStatus	<DbtrSts>		[0..1]		177
	CertificateIdentification	<CertId>		[0..1]		177
	FormsCode	<FrmsCd>		[0..1]		177
	Period	<Prd>		[0..1]		177
	TaxAmount	<TaxAmt>		[0..1]		178
	AdditionalInformation	<AddtlInf>		[0..1]		178

5.93 TaxInformation4

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		170
	Debtor	<Dbtr>		[0..1]		170
	UltimateDebtor	<UltmtDbtr>		[0..1]		171
	AdministrationZone	<AdmstnZone>		[0..1]		171
	ReferenceNumber	<RefNb>		[0..1]		171
	Method	<Mtd>		[0..1]		171
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		172
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		172
	Date	<Dt>		[0..1]		172
	SequenceNumber	<SeqNb>		[0..1]		172
	Record	<Rcrd>		[0..*]		172

Used in element(s)

"TaxRemittance" on page 161

5.93.1 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 173 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		173
	RegistrationIdentification	<RegnId>		[0..1]		173
	TaxType	<TaxTp>		[0..1]		174

5.93.2 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 174 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		174
	RegistrationIdentification	<RegnId>		[0..1]		174
	TaxType	<TaxTp>		[0..1]		174
	Authorisation	<Authstn>		[0..1]		175

5.93.3 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 174 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		174
	RegistrationIdentification	<RegnId>		[0..1]		174
	TaxType	<TaxTp>		[0..1]		174
	Authorisation	<Authstn>		[0..1]		175

5.93.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "[Max35Text](#)" on page 207

5.93.5 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "[Max140Text](#)" on page 205

5.93.6 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 207

5.93.7 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 181

5.93.8 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 181

5.93.9 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 201

5.93.10 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 208

5.93.11 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "[TaxRecord1](#)" on page 176 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		176
	Category	<Ctgy>		[0..1]		177
	CategoryDetails	<CtgyDtls>		[0..1]		177
	DebtorStatus	<DbtrSts>		[0..1]		177
	CertificateIdentification	<CertId>		[0..1]		177
	FormsCode	<FrmsCd>		[0..1]		177
	Period	<Prd>		[0..1]		177
	TaxAmount	<TaxAmt>		[0..1]		178
	AdditionalInformation	<AddtlInf>		[0..1]		178

5.94 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		173
	RegistrationIdentification	<RegnId>		[0..1]		173
	TaxType	<TaxTp>		[0..1]		174

Used in element(s)

"[Creditor](#)" on page 167, "[Creditor](#)" on page 170

5.94.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "[Max35Text](#)" on page 207

5.94.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 207](#)

5.94.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 207](#)

5.95 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		174
	RegistrationIdentification	<RegnId>		[0..1]		174
	TaxType	<TaxTp>		[0..1]		174
	Authorisation	<Authstn>		[0..1]		175

Used in element(s)

["Debtor" on page 167](#), ["Debtor" on page 170](#), ["UltimateDebtor" on page 171](#)

5.95.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: ["Max35Text" on page 207](#)

5.95.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 207](#)

5.95.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 207](#)

5.95.4 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 166 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		166
	Name	<Nm>		[0..1]		166

5.96 TaxPeriod1

Definition: Period of time details related to the tax payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		175
	Type	<Tp>		[0..1]		175
	FromToDate	<FrToDt>		[0..1]		176

Used in element(s)

["Period"](#) on page 179, ["Period"](#) on page 177

5.96.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

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

5.96.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: ["TaxRecordPeriod1Code"](#) on page 214

5.96.3 FromToDate

XML Tag: FrToDt

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

The **FrToDt** block contains the following elements (see datatype "DatePeriodDetails" on page 72 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		72
	ToDate	<ToDt>		[1..1]		72

5.97 TaxRecord1

Definition: Set of elements used to define the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		176
	Category	<Ctgy>		[0..1]		177
	CategoryDetails	<CtgyDtls>		[0..1]		177
	DebtorStatus	<DbtrSts>		[0..1]		177
	CertificateIdentification	<CertId>		[0..1]		177
	FormsCode	<FrmsCd>		[0..1]		177
	Period	<Prd>		[0..1]		177
	TaxAmount	<TaxAmt>		[0..1]		178
	AdditionalInformation	<AddtlInf>		[0..1]		178

Used in element(s)

["Record" on page 169](#), ["Record" on page 172](#)

5.97.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 207

5.97.2 Category

XML Tag: CtgY

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 207

5.97.3 CategoryDetails

XML Tag: CtgYDtIs

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 207

5.97.4 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 207

5.97.5 CertificateIdentification

XML Tag: CertId

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 207

5.97.6 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 207

5.97.7 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "[TaxPeriod1](#)" on page 175 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		175
	Type	<Tp>		[0..1]		175
	FromToDate	<FrToDt>		[0..1]		176

5.97.8 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

The **TaxAmt** block contains the following elements (see datatype "[TaxAmount1](#)" on page 163 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		163
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		163
	TotalAmount	<TtlAmt>		[0..1]		164
	Details	<Dtls>		[0..*]		164

5.97.9 AdditionalInformation

XML Tag: Addtllnf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "[Max140Text](#)" on page 205

5.98 TaxRecordDetails1

Definition: Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		179
	Amount	<Amt>		[1..1]		179

Used in element(s)

["Details" on page 164](#)

5.98.1 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype ["TaxPeriod1" on page 175](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		175
	Type	<Tp>		[0..1]		175
	FromToDate	<FrToDt>		[0..1]		176

5.98.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 181](#)

6 Message Datatypes

Note The following chapter identifies the datatypes that are used in the FIToFICustomerCreditTransferV06 message.

6.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 180

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Rules

R11 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)

"TotalInterbankSettlementAmount" on page 103

6.2 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: Code

Format

pattern	[A-Z]{3,3}
---------	------------

Rules**R12 ActiveCurrency ✓**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00005
- *Error Text:* Invalid currency code

Used in attribute(s)

"ActiveCurrencyAndAmount" on page 180

6.3 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 182

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Rules**R34 CurrencyAmount ✓**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

Used in element(s)

"Amount" on page 74, "Amount" on page 179, "Amount" on page 73, "Amount" on page 165, "Amount" on page 158, "Amount" on page 28, "CreditNoteAmount" on page 139, "CreditNoteAmount" on

[page 141](#), ["DuePayableAmount" on page 139](#), ["DuePayableAmount" on page 141](#), ["InstructedAmount" on page 52](#), ["RemittedAmount" on page 140](#), ["RemittedAmount" on page 92](#), ["RemittedAmount" on page 142](#), ["TaxableBaseAmount" on page 163](#), ["TotalAmount" on page 164](#), ["TotalTaxAmount" on page 168](#), ["TotalTaxAmount" on page 172](#), ["TotalTaxableBaseAmount" on page 168](#), ["TotalTaxable-BaseAmount" on page 172](#)

6.4 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: Code

Format

pattern [A-Z]{3,3}

Rules

R35 ActiveOrHistoricCurrencyCode ✓

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 25](#), ["Currency" on page 23](#)

Used in attribute(s)

["ActiveOrHistoricCurrencyAndAmount" on page 181](#)

6.5 AddressType2Code

Definition: Specifies the type of address.

Type: Code

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.

Code	Name	Definition
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Used in element(s)

["AddressType" on page 131](#)

Restricts

["AddressTypeCode" on page 183](#)

6.6 AddressTypeCode

Definition: Specifies the type of address.

Type: Code

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Is restricted by

["AddressType2Code" on page 182](#)

6.7 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: Code

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

Is restricted by

["CreditDebitCode" on page 191](#)

6.8 AnyBICIdentifier

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

Type: IdentifierSet

Format

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rules

R37 AnyBIC ✓

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00008
- *Error Text:* Invalid BIC.

Used in element(s)

["AnyBIC" on page 110](#), ["AnyBIC" on page 109](#)

6.9 BICFIIdentifier

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

Type: IdentifierSet

Format

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rules

R21 BICFI ✓

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00001

– *Error Text:* Invalid FI BIC.

Used in element(s)

"BICFI" on page 82, "BICFI" on page 84, "BICFI" on page 87, "BICFI" on page 80

6.10 BaseOneRate

Definition: Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10

Used in element(s)

"ExchangeRate" on page 53

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 103

6.12 CPACountryCode

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Code

Format

length	3
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Code	Name	Definition
CAD	CandianDollar	
USD	USDollar	

Used in attribute(s)"CPA_Amount" on page 186

6.13 CPA_Amount

*Definition:**Type:* Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
CPA_CurrencyCode	Ccy	"CPACountryCode" on page 185 <div style="background-color: #ffffcc; padding: 5px;"> Usage Guideline restrictions for this attribute <ul style="list-style-type: none"> • on pacs.008.001.06/ <ul style="list-style-type: none"> – CPA_UBERuleFixedValue: For each [FIToFICustomerCreditTransferV04], [Proprietary] value must be 'UBE' when [CPA_CurrencyCode] has value 'USD' • on pacs.008.001.06/ <ul style="list-style-type: none"> – CPA_ACSRuleFixedValue: For each [FIToFICustomerCreditTransferV04], [Proprietary] value must be 'ACS' when [CPA_CurrencyCode] has value 'CAD' </div>

Format

maxInclusive	999999999.99
totalDigits	11
fractionDigits	2

Used in element(s)"InterbankSettlementAmount" on page 49

6.14 CPA_CashClearingSystemCode

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Code

Format

length 3

Code	Name	Definition
ACS	AutomatedClearingSettlementSystem	Used to clear Canadian dollar Direct Deposit, Pre-Authorised Debits and Bill Payment transactions.
UBE	USBulkExchange	Used to clear US dollar Direct Deposit and Pre-Authorised Debit transactions.

Used in element(s)"Proprietary" on page 30

6.15 CPA_Exact35Text

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text**Format**

length 35

Used in element(s)"TransactionIdentification" on page 123

6.16 CPA_Exact9NumericText

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text**Format**

length 9

Used in element(s)"MemberIdentification" on page 35, "MessageIdentification" on page 102

6.17 CPA_Max15Text

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

length 15

Used in element(s)

"Other" on page 39

6.18 CPA_Max19Text

Definition: Specifies a character string with a maximum length of 19 characters.

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

length 19

Used in element(s)

"EndToEndIdentification" on page 123

6.19 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: Code

Code	Name	Definition
CRED	BorneByCreditor	<p>All transaction charges are to be borne by the creditor.</p> <hr/> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.008.001.06/CreditTransferTransactionInformation/ChargeBearer/BorneByCreditor) is removed.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.

Code	Name	Definition
		<p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.008.001.06/CreditTransferTransactionInformation/ChargeBearer/BorneByDebtor) is removed.
SHAR	Shared	<p>In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.008.001.06/CreditTransferTransactionInformation/ChargeBearer/Shared) is removed.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

Used in element(s)

["ChargeBearer" on page 53](#)

Restricts

["ChargeBearerTypeCode" on page 189](#)

6.20 ChargeBearerTypeCode

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: Code

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, 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 188

6.21 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: Code

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

Used in element(s)

"ClearingChannel" on page 127, "ClearingChannel" on page 125

Restricts

"ClearingChannelCode" on page 190

6.22 ClearingChannelCode

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: Code

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.

Code	Name	Definition
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

Is restricted by

["ClearingChannel2Code"](#) on page 190

6.23 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: Code

Format

pattern [A-Z]{2,2}

Rules**R36 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 133, ["Country"](#) on page 137, ["Country"](#) on page 157, ["CountryOfBirth"](#) on page 72, ["CountryOfResidence"](#) on page 118, ["CountryOfResidence"](#) on page 121, ["CountryOfResidence"](#) on page 115

6.24 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: Code

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

Used in element(s)

["CreditDebitIndicator"](#) on page 74

Restricts

["AmountDirectionCode" on page 183](#)

6.25 DecimalNumber

Definition: Number of objects represented as a decimal number, eg, 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

Used in element(s)

["ControlSum" on page 103](#)

6.26 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Used in element(s)

["Code" on page 70](#)

Restricts

["DocumentTypeCode" on page 193](#)

6.27 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Used in element(s)

"Code" on page 135

Restricts

"DocumentTypeCode" on page 193

6.28 DocumentTypeCode

Definition: Specifies a type of financial or commercial document.

Type: Code

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Is restricted by

["DocumentType3Code" on page 192](#), ["DocumentType6Code" on page 192](#)

6.29 Exact10Text

Definition: Specifies a character string with an exact length of 10 characters.

Type: Text

Format

length 10

Used in element(s)

["MemberIdentification" on page 32](#)

6.30 Exact3NumericText

Definition: Specifies a numeric string with an exact length of 3 digits.

Type: Text

Format

pattern [0-9]{3}

Used in element(s)

["Proprietary" on page 28](#)

6.31 Exact5NumericText

Definition: Specifies a numeric string with an exact length of 5 digits.

Type: Text

Format

pattern [0-9]{5}

Used in element(s)

["MemberIdentification" on page 33](#)

6.32 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 15](#)

6.33 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 26](#)

6.34 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	3

Used in element(s)

["Code" on page 30](#)

6.35 ExternalCategoryPurpose1Code

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

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 27, "Code" on page 27

6.36 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	5

Used in element(s)

"Code" on page 29

6.37 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 74

6.38 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 78

6.39 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 79

6.40 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 93

6.41 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	35

Used in element(s)

"Code" on page 108

6.42 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 111

6.43 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

"Code" on page 130

6.44 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 133](#)

6.45 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 146](#)

6.46 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: Code

Format

minLength	1
maxLength	4

Used in element(s)

["Code" on page 165](#)

6.47 IBAN2007Identifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616:2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

Type: IdentifierSet

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rules

R38 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 14](#), ["IBAN" on page 13](#)

6.48 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 71](#), ["Date" on page 169](#), ["Date" on page 157](#), ["Date" on page 92](#), ["Date" on page 172](#), ["FromDate" on page 72](#), ["InterbankSettlementDate" on page 104](#), ["InterbankSettlementDate" on page 50](#), ["PoolingAdjustmentDate" on page 52](#), ["RelatedDate" on page 76](#), ["RelatedDate" on page 134](#), ["ToDate" on page 72](#), ["Year" on page 175](#)

6.49 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)

"AcceptanceDateTime" on page 52, "CreationDateTime" on page 102, "CreditDateTime" on page 147, "DebitDateTime" on page 147

6.50 ISOTime

Definition: A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh: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: Time

Used in element(s)

"CLSTime" on page 156, "FromTime" on page 156, "RejectTime" on page 156, "TillTime" on page 156

6.51 Instruction3Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: Code

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.

Code	Name	Definition
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 106](#)

Restricts

["InstructionCode" on page 203](#)

6.52 Instruction4Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: Code

Code	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

Used in element(s)

["Code" on page 107](#)

Restricts

["InstructionCode" on page 203](#)

6.53 InstructionCode

Definition: Specifies further instructions concerning the processing of a payment instruction.

Type: Code

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.

Code	Name	Definition
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 202, "Instruction4Code" on page 203

6.54 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

Used in element(s)

"Code" on page 157, "Identification" on page 99

6.55 Max12Text

Definition: Specifies a character string with a maximum length of 12 characters.

Type: Text

Format

minLength	1
maxLength	12

Used in element(s)

"Identification" on page 95

6.56 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

Used in element(s)

"AdditionalInformation" on page 75, "AdditionalInformation" on page 178, "AdditionalRemittanceInformation" on page 162, "InstructionInformation" on page 106, "InstructionInformation" on page 107, "Name" on page 82, "Name" on page 85, "Name" on page 116, "Name" on page 88, "Name" on page 119, "Name" on page 80, "Name" on page 21, "Name" on page 36, "Name" on page 114, "Name" on page 108, "Name" on page 166, "Name" on page 137, "ReferenceNumber" on page 168, "ReferenceNumber" on page 91, "ReferenceNumber" on page 171, "Unstructured" on page 143

6.57 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}
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Used in element(s)

"NumberOfTransactions" on page 103

6.58 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

Used in element(s)

"BuildingNumber" on page 132, "PostCode" on page 132

6.59 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

Used in element(s)

"Description" on page 77, "ElectronicAddress" on page 145, "EmailAddress" on page 39, "EmailAd-
dress" on page 42, "EmailAddress" on page 37

6.60 Max30Text

Definition: Specifies a character string with a maximum length of 30 characters.

Type: Text

Format

maxLength	30
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Used in element(s)

"Name" on page 38, "Name" on page 40

6.61 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

Used in element(s)

"Identification" on page 94

6.62 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

Used in element(s)

"PlaceAndName" on page 163

6.63 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

Used in element(s)

["AdministrationZone" on page 168](#), ["AdministrationZone" on page 171](#), ["Category" on page 177](#), ["CategoryDetails" on page 177](#), ["CertificateIdentification" on page 177](#), ["CityOfBirth" on page 72](#), ["ClearingSystemReference" on page 124](#), ["CountrySubDivision" on page 132](#), ["DebtorStatus" on page 177](#), ["FormsCode" on page 177](#), ["Identification" on page 97](#), ["Identification" on page 21](#), ["Identification" on page 98](#), ["Identification" on page 100](#), ["Information" on page 158](#), ["InstructionIdentification" on page 122](#), ["Issuer" on page 100](#), ["Issuer" on page 96](#), ["Issuer" on page 97](#), ["Issuer" on page 95](#), ["Issuer" on page 98](#), ["Issuer" on page 101](#), ["Issuer" on page 71](#), ["Issuer" on page 78](#), ["Issuer" on page 93](#), ["Issuer" on page 136](#), ["MemberIdentification" on page 31](#), ["Method" on page 168](#), ["Method" on page 171](#), ["Number" on page 76](#), ["Number" on page 134](#), ["Other" on page 42](#), ["Other" on page 37](#), ["Proprietary" on page 29](#), ["Proprietary" on page 79](#), ["Proprietary" on page 15](#), ["Proprietary" on page 26](#), ["Proprietary" on page 111](#), ["Proprietary" on page 131](#), ["Proprietary" on page 133](#), ["Proprietary" on page 70](#), ["Proprietary" on page 74](#), ["Proprietary" on page 165](#), ["Proprietary" on page 146](#), ["Proprietary" on page 108](#), ["Proprietary" on page 27](#), ["Proprietary" on page 78](#), ["Proprietary" on page 94](#), ["Proprietary" on page 135](#), ["ProvinceOfBirth" on page 71](#), ["Reference" on page 69](#), ["RegistrationIdentification" on page 173](#), ["RegistrationIdentification" on page 174](#), ["RemittanceIdentification" on page 144](#), ["TaxIdentification" on page 173](#), ["TaxIdentification" on page 174](#), ["TaxType" on page 174](#), ["TaxType" on page 174](#), ["Title" on page 166](#), ["TownName" on page 132](#), ["Type" on page 176](#), ["Type" on page 157](#)

6.64 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

Used in element(s)

["Reason" on page 75](#)

6.65 Max70Text

Definition: Specifies a character string with a maximum length of 70 characters.

Type: Text

Format

minLength	1
maxLength	70

Used in element(s)

"AddressLine" on page 133, "Department" on page 131, "Name" on page 25, "Name" on page 23, "StreetName" on page 132, "SubDepartment" on page 132

6.66 NamePrefix1Code

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

Type: Code

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

Used in element(s)

"NamePrefix" on page 38, "NamePrefix" on page 40, "NamePrefix" on page 36

6.67 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

Used in element(s)

"SequenceNumber" on page 169, "SequenceNumber" on page 172

6.68 PercentageRate

Definition: Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10

Used in element(s)

["Rate" on page 163](#)

6.69 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 39](#), ["FaxNumber" on page 41](#), ["FaxNumber" on page 37](#), ["MobileNumber" on page 38](#), ["MobileNumber" on page 41](#), ["MobileNumber" on page 37](#), ["PhoneNumber" on page 38](#), ["PhoneNumber" on page 41](#), ["PhoneNumber" on page 36](#)

6.70 Priority2Code

Definition: Specifies the priority level of an event.

Type: Code

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

Used in element(s)

["InstructionPriority" on page 127](#), ["InstructionPriority" on page 125](#)

Restricts

["PriorityCode" on page 210](#)

6.71 Priority3Code

Definition: Specifies the priority level of an event.

Type: Code

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible)

Used in element(s)

["SettlementPriority" on page 50](#)

Restricts

["PriorityCode" on page 210](#)

6.72 PriorityCode

Definition: Specifies the priority level of an event.

Type: Code

Code	Name	Definition
HIGH	High	Priority level is high.
LOWW	Low	Priority level is low.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible)

Is restricted by

["Priority2Code" on page 209](#), ["Priority3Code" on page 209](#)

6.73 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: Code

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Used in element(s)

["DebitCreditReportingIndicator" on page 137](#)

Restricts

["RegulatoryReportingTypeCode" on page 210](#)

6.74 RegulatoryReportingTypeCode

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: Code

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Is restricted by

["RegulatoryReportingType1Code"](#) on page 210

6.75 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: Code

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services. <div style="background-color: #ffffcc; padding: 5px;"> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.008.001.06/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/Method/Post) is removed. </div>
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 145](#)**Restricts**["RemittanceLocationMethodCode" on page 212](#)

6.76 RemittanceLocationMethodCode

Definition: Specifies the method used to deliver the remittance advice information.

Type: Code

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

Is restricted by["RemittanceLocationMethod2Code" on page 211](#)

6.77 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: Code

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.

Code	Name	Definition
		<p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.008.001.06/Group-Header/SettlementInformation/SettlementMethod/CoverMethod) is removed.
INDA	InstructedAgent	<p>Settlement is done by the agent instructed to execute a payment instruction.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.008.001.06/Group-Header/SettlementInformation/SettlementMethod/InstructedAgent) is removed.
INGA	InstructingAgent	<p>Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pacs.008.001.06/Group-Header/SettlementInformation/SettlementMethod/InstructingAgent) is removed.

Used in element(s)

"SettlementMethod" on page 151

Restricts

"SettlementMethodCode" on page 213

6.78 SettlementMethodCode

Definition: Specifies the method used to settle the payment instruction.

Type: Code

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.

Code	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.

Is restricted by

"SettlementMethod1Code" on page 212

6.79 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: Code

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.

Code	Name	Definition
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 175

Restricts

"TaxRecordPeriodCode" on page 215

6.80 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: Code

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.

Code	Name	Definition
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 214

6.81 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 92, "FamilyMedicalInsuranceIndicator" on page 92

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