



**PAYMENTS  
CANADA**

USAGE GUIDELINES FOR ISO 20022 AFT MESSAGE FORMATS

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# FITOFI CUSTOMER DEBIT TRANSFERS

PART B (OF 5)

[payments.ca](https://payments.ca)



## Usage Guideline

# ISO AFT Customer Direct Debit Message

ISO AFT MESSAGE PORTFOLIO - Updated January 31, 2017

This document describes a usage guideline restricting the base message **MX pacs.003.001.06**. 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 Pre-Authourised Debit Transfer Messages cleared and settled via the CPA's Clearing systems. This document was developed based on the mapping of CPA's Standard 005, Logical Record D (for AFT deits) to an ISO 20022 FIToFICustomerDirectDebitTransfer message - pacs.003.001.06.

#### Scope:

The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system.

It is used to collect funds from a debtor account for a creditor.

#### Usage:

- The FIToFICustomerDirectDebit message can contain one or more customer direct debit instructions.
- The FIToFICustomerDirectDebit message does not allow for grouping: the PaymentInformation block must be present once per occurrence of a DirectDebitTransactionInformation block.

### Outline

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

- a. GroupHeader
  - Set of characteristics shared by all individual transactions included in the message.
- b. DirectDebitTransactionInformation
  - Set of elements providing information specific to the individual direct debit(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.003.001.06 message.

Restriction Type	See page
Removed elements	7, 8, 8, 8, 9, 13, 15, 15, 24, 26, 27, 27, 32, 32, 32, 32, 32, 32, 34, 37, 38, 40, 41, 41, 45, 45, 46, 46, 46, 47, 48, 48, 49, 49, 49, 54, 55, 55, 56, 58, 58, 59, 59, 59, 60, 60, 60, 61, 63, 64, 64, 65, 65, 66, 67, 69, 69, 70, 70, 71, 71, 72, 72, 74, 75, 75, 77, 86, 87, 87, 88, 89, 89, 90, 91, 91, 91, 92, 92, 93, 93, 94, 94, 101, 101, 102, 102, 105, 105, 107, 109, 109, 110, 110, 111, 119, 123, 126, 127, 129, 130, 130, 132, 133, 136, 136, 137, 137, 157, 157, 158, 188, 188, 189, 212, 212, 213, 213, 214, 214
Make mandatory	45, 48, 62, 63, 67, 89, 92, 92, 110, 112, 112, 120, 126, 127, 128, 129, 131, 138, 158
Reduce Multiplicity	76, 153, 154, 161
Ignore	64
Text rules	39, 40, 41, 42, 63, 101, 108, 108, 132, 133, 138, 138
Conditional rules	62, 158
Fixed values	n.a.
Truncates	n.a.
Comments	n.a.
Annotations	n.a.
Changed datatypes	n.a.
Extensions	n.a.
Synonyms	35, 39, 40, 42, 42, 45, 47, 48, 62, 63, 101, 101, 105, 108, 132
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>FIToFICustomerDirectDebitV06</i>	<FIToFICstmrDrctDbt>		[1..1]	▲	10
	<b>GroupHeader</b>	<GrpHdr>		[1..1]		10
	MessageIdentification	<MsgId>		[1..1]	▲	107
	CreationDateTime	<CreDtTm>		[1..1]	▲	108
	Authorisation	<Authstn>		[0..2]	⊘	108
	BatchBooking	<BtchBookg>		[0..1]	⊘	109
	NumberOfTransactions	<NbOfTxS>		[1..1]		109
	ControlSum	<CtrlSum>		[0..1]	M	109
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	⊘	110
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	⊘	110
	SettlementInformation	<SttlmInf>		[1..1]		110
	PaymentTypeInformation	<PmtTplnf>		[0..1]	⊘	111
	InstructingAgent	<InstgAgt>		[0..1]	M	111
	InstructedAgent	<InstdAgt>		[0..1]	M	112
	<b>DirectDebitTransactionInformation</b>	<DrctDbtTxInf>		[1..*]		11
	PaymentIdentification	<PmtId>		[1..1]		61
	PaymentTypeInformation	<PmtTplnf>		[0..1]	M	61
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	▲	62
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M ▲	63
	SettlementPriority	<SttlmPrty>		[0..1]	⊘	63
	InstructedAmount	<InstdAmt>		[0..1]	⊘	63
	ExchangeRate	<XchgRate>		[0..1]	⊘	64
	ChargeBearer	<ChrgBr>		[1..1]	◇	64
	ChargesInformation	<ChrgsInf>		[0..*]	⊘	64
	RequestedCollectionDate	<ReqdColltnDt>		[0..1]	⊘	65
	DirectDebitTransaction	<DrctDbtTx>		[0..1]	⊘	65
	Creditor	<Cdtr>		[1..1]		66
	CreditorAccount	<CdtrAcct>		[0..1]	M	66
	CreditorAgent	<CdtrAgt>		[1..1]		67

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]	⊘	67
	UltimateCreditor	<UltmtCdtr>		[0..1]		67
	InitiatingParty	<InitgPty>		[0..1]		68
	InstructingAgent	<InstgAgt>		[0..1]	⊘	68
	InstructedAgent	<InstdAgt>		[0..1]	⊘	69
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	⊘	69
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]	⊘	70
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	⊘	70
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]	⊘	71
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	⊘	71
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	⊘	72
	Debtor	<Dbtr>		[1..1]		72
	DebtorAccount	<DbtrAcct>		[1..1]		73
	DebtorAgent	<DbtrAgt>		[1..1]		73
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	⊘	74
	UltimateDebtor	<UltmtDbtr>		[0..1]		74
	Purpose	<Purp>		[0..1]	⊘	74
	RegulatoryReporting	<RgltryRptg>		[0..10]	⊘	75
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	R[0..1]	75
	RemittanceInformation	<RmtInf>		[0..1]		76
	SupplementaryData	<SplmtryData>		[0..*]	⊘	76
	<b>SupplementaryData</b>	<SplmtryData>		[0..*]	⊘	13
	PlaceAndName	<PlcAndNm>		[0..1]		165
	Envelope	<Envlp>		[1..1]		165

## 3 Rules

### R1 InstructedAgentRule ✓

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

Error handling:

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

### R2 InstructingAgentRule ✓

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

Error handling:

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

### R3 TotalInterbankSettlementAmountRule ✓

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/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.003.001.06/TotalInterbankSettlementAmountRule) is removed.**

### R4 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/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.003.001.06/TotalInterbankSettlementAmountAndSumRule) is removed.

**R5 GroupHeaderInterbankSettlementDateRule ✓**

If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/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.003.001.06/GroupHeaderInterbankSettlementDateRule) is removed.

**R6 TransactionInterbankSettlementDateRule ✓**

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

Error handling:

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

**R7 PaymentTypeInfoInformationRule ✓**

If GroupHeader/PaymentTypeInfoInformation is present, then DirectDebitTransactionInformation/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.003.001.06/PaymentTypeInfoInformationRule) is removed.

**R8 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.003.001.06/SupplementaryDataRule) is removed.

## 4 Message Building Blocks

**Note** The following chapter identifies the building blocks of the FIToFICustomerDirectDebitV06 message definition.

### Usage Guideline on Root Node

- **on pacs.003.001.06/**

- **CPA\_ACSRuleFixedValue:**

For each [FIToFICustomerDirectDebitV04], [Proprietary] value must be 'ACS' when [CPA\_CurrencyCode] has value 'CAD'

- **on pacs.003.001.06/**

- **CPA\_UBERuleFixedValue:**

For each [FIToFICustomerDirectDebitV04], [Proprietary] value must be 'UBE' when [CPA\_CurrencyCode] has value 'USD'

### 4.1 GroupHeader

*XML Tag:* GrpHdr

*Presence:* [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "GroupHeader50\_1" 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
	MessageIdentification	<MsgId>		[1..1]	⚠	107
	CreationDateTime	<CreDtTm>		[1..1]	⚠	108
	Authorisation	<Authstn>		[0..2]	🚫	108
	BatchBooking	<BtchBookg>		[0..1]	🚫	109
	NumberOfTransactions	<NbOfTxS>		[1..1]		109
	ControlSum	<CtrlSum>		[0..1]	<b>M</b>	109
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	🚫	110
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	🚫	110
	SettlementInformation	<SttlmInf>		[1..1]		110
	PaymentTypeInformation	<PmtTpInf>		[0..1]	🚫	111
	InstructingAgent	<InstgAgt>		[0..1]	<b>M</b>	111
	InstructedAgent	<InstdAgt>		[0..1]	<b>M</b>	112

## 4.2 DirectDebitTransactionInformation

*XML Tag:* DrctDbtTxInf




*Presence:* [1..\*]

*Definition:* Set of elements providing information specific to the individual direct debit(s).

The **DrctDbtTxInf** block contains the following elements (see datatype "DirectDebitTransactionInformation20\_1" on page 56 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	<PmtId>		[1..1]		61
	PaymentTypeInfo	<PmtTpInf>		[0..1]	<b>M</b>	61
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	⚠	62
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	<b>M</b> ⚠	63
	SettlementPriority	<SttlmPrty>		[0..1]	🚫	63
	InstructedAmount	<InstdAmt>		[0..1]	🚫	63
	ExchangeRate	<XchgRate>		[0..1]	🚫	64
	ChargeBearer	<ChrgBr>		[1..1]	⬠	64
	ChargesInformation	<ChrgsInf>		[0..*]	🚫	64
	RequestedCollectionDate	<ReqdColltnDt>		[0..1]	🚫	65
	DirectDebitTransaction	<DrctDbtTx>		[0..1]	🚫	65
	Creditor	<Cdtr>		[1..1]		66
	CreditorAccount	<CdtrAcct>		[0..1]	<b>M</b>	66
	CreditorAgent	<CdtrAgt>		[1..1]		67
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]	🚫	67
	UltimateCreditor	<UltmtCdtr>		[0..1]		67
	InitiatingParty	<InitgPty>		[0..1]		68
	InstructingAgent	<InstgAgt>		[0..1]	🚫	68
	InstructedAgent	<InstdAgt>		[0..1]	🚫	69
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	🚫	69
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]	🚫	70
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	🚫	70
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]	🚫	71
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	🚫	71
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	🚫	72
	Debtor	<Dbtr>		[1..1]		72
	DebtorAccount	<DbtrAcct>		[1..1]		73
	DebtorAgent	<DbtrAgt>		[1..1]		73
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	🚫	74

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	UltimateDebtor	<UltmtDbtr>		[0..1]		74
	Purpose	<Purp>		[0..1]		74
	RegulatoryReporting	<RgltryRptg>		[0..10]		75
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	R[0..1]	75
	RemittanceInformation	<RmtInf>		[0..1]		76
	SupplementaryData	<SplmtryData>		[0..*]		76

### 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 164 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		165
	Envelope	<Envlp>		[1..1]		165

#### Usage Guideline details

- This element(pacs.003.001.06/SupplementaryData) is removed.

## 5 Message Components

**Note** The following chapter identifies the FIToFICustomerDirectDebitV06 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]		14
	Other	<Othr>	Or}	[1..1]		14

Used in element(s)

"Identification" on page 29

#### 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 202

#### 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 99 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]		100

## 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]	🚫	15
	Other	<Othr>	Or}	[1..1]		15

Used in element(s)

"Identification" on page 31

### 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 202

Usage Guideline details

- This element(pacs.003.001.06/DirectDebitTransactionInformation/CreditorAccount/Identification/IBAN) is removed.
- This element(pacs.003.001.06/DirectDebitTransactionInformation/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 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]	⚠	101
	SchemeName	<SchmeNm>		[0..1]	🚫	101
	Issuer	<Issr>		[0..1]	🚫	102



## 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]		16
	Proprietary	<Prtry>	Or}	[1..1]		16

**Used in element(s)**

["SchemeName" on page 101](#), ["SchemeName" on page 100](#)

### 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 206](#)

## 5.4 AmendmentInformationDetails10

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMandateldentification	<OrgnlMndtld>		[0..1]		17
	OriginalCreditorSchemeldentification	<OrgnlCdtrSchmeld>		[0..1]		17
	OriginalCreditorAgent	<OrgnlCdtrAgt>		[0..1]		18
	OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>		[0..1]		18
	OriginalDebtor	<OrgnlDbtr>		[0..1]		19
	OriginalDebtorAccount	<OrgnlDbtrAcct>		[0..1]		19
	OriginalDebtorAgent	<OrgnlDbtrAgt>		[0..1]		19
	OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>		[0..1]		20
	OriginalFinalCollectionDate	<OrgnlFnlColltnDt>		[0..1]		20
	OriginalFrequency	<OrgnlFrqcy>		[0..1]		20
	OriginalReason	<OrgnlRsn>		[0..1]		21

#### Used in element(s)

"AmendmentInformationDetails" on page 114

## 5.4.1 OriginalMandateldentification

*XML Tag:* OrgnlMndtld

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 206

## 5.4.2 OriginalCreditorSchemeldentification

*XML Tag:* OrgnlCdtrSchmeld

*Presence:* [0..1]

*Definition:* Original creditor scheme identification that has been modified.

The **OrgnlCdtrSchmeld** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 123 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

### 5.4.3 OriginalCreditorAgent

XML Tag: OrgnlCdtrAgt

Presence: [0..1]

Definition: Original creditor agent that has been modified.

The **OrgnlCdtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 22 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]		22
	BranchIdentification	<BrnchId>		[0..1]		22

### 5.4.4 OriginalCreditorAgentAccount

XML Tag: OrgnlCdtrAgtAcct

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

The **OrgnlCdtrAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on page 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

## 5.4.5 OriginalDebtor

*XML Tag:* OrgnlDbtr

*Presence:* [0..1]

*Definition:* Original debtor that has been modified.

The **OrgnlDbtr** block contains the following elements (see datatype "[PartyIdentification43](#)" on [page 123](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

## 5.4.6 OriginalDebtorAccount

*XML Tag:* OrgnlDbtrAcct

*Presence:* [0..1]

*Definition:* Original debtor account that has been modified.

The **OrgnlDbtrAcct** block contains the following elements (see datatype "[CashAccount24](#)" on [page 29](#) 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..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

## 5.4.7 OriginalDebtorAgent

*XML Tag:* OrgnlDbtrAgt

*Presence:* [0..1]

*Definition:* Original debtor agent that has been modified.

The **OrgnIDbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" on page 22 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]		22
	BranchIdentification	<BrnchId>		[0..1]		22

## 5.4.8 OriginalDebtorAgentAccount

*XML Tag:* OrgnIDbtrAgtAcct

*Presence:* [0..1]

*Definition:* Original debtor agent account that has been modified.

The **OrgnIDbtrAgtAcct** block contains the following elements (see datatype "[CashAccount24](#)" on page 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

## 5.4.9 OriginalFinalCollectionDate

*XML Tag:* OrgnIFnlColltnDt

*Presence:* [0..1]

*Definition:* Original final collection date that has been modified.

*Datatype:* "[ISODate](#)" on page 202

## 5.4.10 OriginalFrequency

*XML Tag:* OrgnIFrqcy

*Presence:* [0..1]

*Definition:* Original frequency that has been modified.

The **OrgnlFrqcy** block contains the following elements (see datatype "[Frequency21Choice](#)" on page 94 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>	{Or	[1..1]		94
	Period	<Prd>	Or}	[1..1]		94

## 5.4.11 OriginalReason

XML Tag: OrgnlRsn

Presence: [0..1]

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

The **OrgnlRsn** block contains the following elements (see datatype "[MandateSetupReason1Choice](#)" on page 116 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]		116
	Proprietary	<Prtry>	Or}	[1..1]		117

## 5.5 Authorisation1Choice

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

🚫 Removed - ⬡ 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]		21
	Proprietary	<Prtry>	Or}	[1..1]		22

Used in element(s)

"[Authorisation](#)" on page 108

### 5.5.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "[Authorisation1Code](#)" on page 183

## 5.5.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max128Text" on page 204](#)

## 5.6 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]		22
	BranchIdentification	<BrnchId>		[0..1]		22

### Used in element(s)

["Agent" on page 35](#), ["InstructedAgent" on page 69](#), ["InstructingAgent" on page 68](#), ["IntermediaryAgent1" on page 69](#), ["IntermediaryAgent2" on page 70](#), ["IntermediaryAgent3" on page 71](#), ["OriginalCreditorAgent" on page 18](#), ["OriginalDebtorAgent" on page 19](#)

### 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" on page 83](#) 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	<ClrSysMmbId>		[0..1]		84
	Name	<Nm>		[0..1]		84
	PostalAddress	<PstlAdr>		[0..1]		85
	Other	<Othr>		[0..1]		85

### 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 27 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]		28
	Name	<Nm>		[0..1]		28
	PostalAddress	<PstlAdr>		[0..1]		28

## 5.7 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]		23
	BranchIdentification	<BrnchId>		[0..1]	🚫	24

**Used in element(s)**

["InstructingAgent"](#) on page 111

### 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\\_1](#)" on page 85 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]	🚫	86
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		86
	Name	<Nm>		[0..1]	🚫	86
	PostalAddress	<PstlAdr>		[0..1]	🚫	87
	Other	<Othr>		[0..1]	🚫	87

## 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 27 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]		28
	Name	<Nm>		[0..1]		28
	PostalAddress	<PstlAdr>		[0..1]		28

### Usage Guideline details

- This element(pacs.003.001.06/GroupHeader/InstructingAgent/BranchIdentification) is removed.

## 5.8 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]		25
	BranchIdentification	<BrnchId>		[0..1]	🚫	25

Used in element(s)

"InstructedAgent" on page 112

## 5.8.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification8\\_2](#)" on page 88 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	88
	ClearingSystemMemberIdentification	<ClrSysMmbId>		[0..1]	<b>M</b>	89
	Name	<Nm>		[0..1]	🚫	89
	PostalAddress	<PstlAdr>		[0..1]	🚫	89
	Other	<Othr>		[0..1]	🚫	90

## 5.8.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

*Definition:* Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData2](#)" on page 27 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]		28
	Name	<Nm>		[0..1]		28
	PostalAddress	<PstlAdr>		[0..1]		28

#### Usage Guideline details

- This element([pacs.003.001.06/GroupHeader/InstructedAgent/BranchIdentification](#)) is removed.

## 5.9 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]		26
	BranchIdentification	<BrnchId>		[0..1]	🚫	27

#### Used in element(s)

["CreditorAgent"](#) on page 67, ["DebtorAgent"](#) on page 73

### 5.9.1 FinancialInstitutionIdentification

*XML Tag:* FinInstnId

*Presence:* [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification8\\_3](#)" on page 91 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]	⊘	91
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	M	91
	Name	<Nm>		[0..1]	⊘	92
	PostalAddress	<PstlAdr>		[0..1]	⊘	92
	Other	<Othr>		[0..1]	⊘	93

## 5.9.2 BranchIdentification

*XML Tag:* BrnchId

*Presence:* [0..1]

*Definition:* Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData2](#)" on page 27 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]		28
	Name	<Nm>		[0..1]		28
	PostalAddress	<PstlAdr>		[0..1]		28

### Usage Guideline details

- This element(pacs.003.001.06/DirectDebitTransactionInformation/DebtorAgent/BranchIdentification) is removed.
- This element(pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgent/BranchIdentification) is removed.

## 5.10 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]		28
	Name	<Nm>		[0..1]		28
	PostalAddress	<PstlAdr>		[0..1]		28

#### Used in element(s)

["BranchIdentification" on page 24](#), ["BranchIdentification" on page 25](#), ["BranchIdentification" on page 27](#), ["BranchIdentification" on page 22](#)

## 5.10.1 Identification

*XML Tag:* Id

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 206](#)

## 5.10.2 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 204](#)

## 5.10.3 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 140 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]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

## 5.11 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]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

### Used in element(s)

"[CreditorAgentAccount](#)" on page 67, "[DebtorAgentAccount](#)" on page 74, "[IntermediaryAgent1Account](#)" on page 70, "[IntermediaryAgent2Account](#)" on page 71, "[IntermediaryAgent3Account](#)" on page 72, "[OriginalCreditorAgentAccount](#)" on page 18, "[OriginalDebtorAccount](#)" on page 19, "[OriginalDebtorAgentAccount](#)" on page 20, "[SettlementAccount](#)" on page 158

### 5.11.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

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

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

## 5.11.2 Type

XML Tag: Tp

Presence: [0..1]

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

The **Tp** block contains the following elements (see datatype "[CashAccountType2Choice](#)" on page 33 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]		33
	Proprietary	<Prtry>	Or}	[1..1]		33

## 5.11.3 Currency

XML Tag: Ccy

Presence: [0..1]

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

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

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

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

## 5.11.4 Name

XML Tag: Nm

Presence: [0..1]

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

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

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

## 5.12 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]		31
	Type	<Tp>		[0..1]	🚫	31
	Currency	<Ccy>		[0..1]	🚫	32
	Name	<Nm>		[0..1]	🚫	32

Used in element(s)

"CreditorAccount" on page 66, "DebtorAccount" on page 73

### 5.12.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

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

The **Id** block contains the following elements (see datatype "[AccountIdentification4Choice\\_1](#)" on page 15 for details)

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

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

### 5.12.2 Type

*XML Tag:* Tp

*Presence:* [0..1]

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

The **Tp** block contains the following elements (see datatype "[CashAccountType2Choice](#)" on page 33 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]		33
	Proprietary	<Prtry>	Or}	[1..1]		33



**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAccount/Type](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAccount/Type](#)) is removed.

### 5.12.3 Currency

*XML Tag:* Ccy

*Presence:* [0..1]

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

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

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

*Datatype:* ["ActiveOrHistoricCurrencyCode"](#) on page 181

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAccount/Currency](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAccount/Currency](#)) is removed.

### 5.12.4 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

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

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

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAccount/Name](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAccount/Name](#)) is removed.

## 5.13 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]		33
	Proprietary	<Prtry>	Or}	[1..1]		33

**Used in element(s)**

["Type" on page 31](#), ["Type" on page 30](#)

### 5.13.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Account type, in a coded form.

*Datatype:* ["ExternalCashAccountType1Code" on page 195](#)

### 5.13.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 206](#)

## 5.14 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 - **M** Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		33
	Proprietary	<Prtry>	Or}	[1..1]		34

**Used in element(s)**

["CategoryPurpose" on page 135](#)

### 5.14.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalCategoryPurpose1Code" on page 196](#)

## 5.14.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

*Definition:* Category purpose, in a proprietary form.

*Datatype:* ["Max35Text" on page 206](#)

## 5.15 CategoryPurpose1Choice\_\_1

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

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

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

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

**Used in element(s)**

["CategoryPurpose" on page 138](#)

### 5.15.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalCategoryPurpose1Code" on page 196](#)

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInformation/CategoryPurpose/Code](#)) is removed.

### 5.15.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

*Definition:* Category purpose, in a proprietary form.

*Datatype:* ["Exact3NumericText" on page 194](#)

Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInformation/Category-Purpose/Proprietary  
**Synonym (Logical Record D Data Element 04):** Transaction Type

## 5.16 Charges2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		35
	Agent	<Agt>		[1..1]		35

Used in element(s)

["ChargesInformation" on page 64](#)

### 5.16.1 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 180](#)

### 5.16.2 Agent

*XML Tag:* Agt

*Presence:* [1..1]

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

The **Agt** block contains the following elements (see datatype ["BranchAndFinancialInstitutionIdentification5" on page 22](#) 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]		22
	BranchIdentification	<BrnchId>		[0..1]		22

## 5.17 ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or}	[1..1]		36
	Proprietary	<Prtry>	Or}	[1..1]		36

#### Used in element(s)

"ClearingSystemIdentification" on page 38, "ClearingSystemIdentification" on page 39, "ClearingSystemIdentification" on page 41, "ClearingSystemIdentification" on page 37

## 5.17.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalClearingSystemIdentification1Code" on page 196

## 5.17.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 206

## 5.18 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]	🚫	36
	Proprietary	<Prtry>	Or}	[1..1]		37

#### Used in element(s)

"ClearingSystem" on page 158

## 5.18.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalCashClearingSystem1Code" on page 195](#)

**Usage Guideline details**

- This element([pacs.003.001.06/GroupHeader/SettlementInformation/ClearingSystem/Code](#)) is removed.

## 5.18.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: ["CPA\\_CashClearingSystemCode" on page 186](#)

## 5.19 ClearingSystemMemberIdentification2

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]		37
	MemberIdentification	<MmblId>		[1..1]		38

**Used in element(s)**

["ClearingSystemMemberIdentification" on page 84](#)

### 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 35](#) 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]		36
	Proprietary	<Prtry>	Or}	[1..1]		36

## 5.19.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 206

## 5.20 ClearingSystemMemberIdentification2\_\_1

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]	🚫	38
	MemberIdentification	<Mmbld>		[1..1]	⚠	38

Used in element(s)

"ClearingSystemMemberIdentification" on page 86

### 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 35 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]		36
	Proprietary	<Prtry>	Or}	[1..1]		36

Usage Guideline details

- This element(pacs.003.001.06/GroupHeader/InstructingAgent/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:* ["Max10Text" on page 204](#)

**Usage Guideline details**

- **on pacs.003.001.06/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.003.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

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

## 5.21 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]	🚫	39
	MemberIdentification	<MmblId>		[1..1]	⚠	40

**Used in element(s)**

["ClearingSystemMemberIdentification" on page 89](#)

### 5.21.1 ClearingSystemIdentification

*XML Tag:* ClrSysId

*Presence:* [0..1]

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



The **ClrSysId** block contains the following elements (see datatype "[ClearingSystemIdentification2Choice](#)" on page 35 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]		36
	Proprietary	<Prtry>	Or}	[1..1]		36

#### Usage Guideline details

- This element([pacs.003.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification](#)) is removed.

## 5.21.2 MemberIdentification

*XML Tag:* Mmbld

*Presence:* [1..1]

*Definition:* Identification of a member of a clearing system.

*Datatype:* "[Max5NumericText](#)" on page 207

#### Usage Guideline details

- on [pacs.003.001.06/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.003.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification](#)

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

## 5.22 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]	🚫	41
	MemberIdentification	<Mmbld>		[1..1]	⚠	41

Used in element(s)

["ClearingSystemMemberIdentification" on page 91](#)

## 5.22.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

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

The **ClrSysId** block contains the following elements (see datatype ["ClearingSystemIdentification2Choice" on page 35](#) 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]		36
	Proprietary	<Prtry>	Or}	[1..1]		36

### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification](#)) is removed.

## 5.22.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: ["CPA\\_Exact9NumericText" on page 187](#)

### Usage Guideline details

- on [pacs.003.001.06/DirectDebitTransactionInformation/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.003.001.06/DirectDebitTransactionInformation/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.003.001.06/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

**Synonym (Logical Record D, Data Element 07):** Institutional Identification Number

- on pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

**Synonym (Logical Record D, Data Element 16):** Institutional Number for Returns

## 5.23 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]		43
	Name	<Nm>		[0..1]		43
	PhoneNumber	<PhneNb>		[0..1]		43
	MobileNumber	<MobNb>		[0..1]		43
	FaxNumber	<FaxNb>		[0..1]		44
	EmailAddress	<EmailAdr>		[0..1]		44
	Other	<Othr>		[0..1]		44

#### Used in element(s)

["ContactDetails" on page 124](#)

### 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](#)

### 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:* ["Max140Text" on page 204](#)

### 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](#)

### 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](#)

## 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](#)

## 5.23.6 EmailAddress

*XML Tag:* EmailAdr

*Presence:* [0..1]

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

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

## 5.23.7 Other

*XML Tag:* Othr

*Presence:* [0..1]

*Definition:* Contact details in an other form.

*Datatype:* ["Max35Text" on page 206](#)

## 5.24 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]	🚫	44
	Name	<Nm>		[0..1]	M ⚠️	45
	PhoneNumber	<PhneNb>		[0..1]	🚫	45
	MobileNumber	<MobNb>		[0..1]	🚫	45
	FaxNumber	<FaxNb>		[0..1]	🚫	46
	EmailAddress	<EmailAdr>		[0..1]	🚫	46
	Other	<Othr>		[0..1]	⚠️	46

**Used in element(s)**

["ContactDetails" on page 127](#)

### 5.24.1 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.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails/NamePrefix](#)) is removed.**

## 5.24.2 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

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

#### Usage Guideline details

- **on [pacs.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails/Name](#)**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on [pacs.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails/Name](#)**  
**Synonym (Logical Record D, Data Element 13):** Originator's Long Name

## 5.24.3 PhoneNumber

*XML Tag:* PhneNb

*Presence:* [0..1]

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

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

#### Usage Guideline details

- **This element([pacs.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails/PhoneNumber](#)) is removed.**

## 5.24.4 MobileNumber

*XML Tag:* MobNb

*Presence:* [0..1]

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

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

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails/MobileNumber](#)) is removed.

## 5.24.5 FaxNumber

*XML Tag:* FaxNb

*Presence:* [0..1]

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

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

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails/FaxNumber](#)) is removed.

## 5.24.6 EmailAddress

*XML Tag:* EmailAdr

*Presence:* [0..1]

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

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

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails/EmailAddress](#)) is removed.

## 5.24.7 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.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails/Other  
Synonym (Logical Record D, Element 11): Originator Short Name

## 5.25 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]	⊘	47
	Name	<Nm>		[0..1]	M ⚠	47
	PhoneNumber	<PhneNb>		[0..1]	⊘	48
	MobileNumber	<MobNb>		[0..1]	⊘	48
	FaxNumber	<FaxNb>		[0..1]	⊘	48
	EmailAddress	<EmailAdr>		[0..1]	⊘	49
	Other	<Othr>		[0..1]	⊘	49

## Used in element(s)

["ContactDetails" on page 130](#)

### 5.25.1 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.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails/NamePrefix) is removed.

### 5.25.2 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.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails/Name**  
**Synonym (Logical Record D, Data Element 12): Payor Name**

### 5.25.3      **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.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails/PhoneNumber) is removed.**

### 5.25.4      **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.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails/MobileNumber) is removed.**

### 5.25.5      **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.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails/FaxNumber) is removed.

## 5.25.6 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.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails/EmailAddress) is removed.

## 5.25.7 Other

*XML Tag:* Othr

*Presence:* [0..1]

*Definition:* Contact details in an other form.

*Datatype:* ["Max35Text" on page 206](#)

**Usage Guideline details**

- This element(pacs.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails/Other) is removed.

## 5.26 CreditorReferenceInformation2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		50
	Reference	<Ref>		[0..1]		50

**Used in element(s)**

["CreditorReferenceInformation" on page 162](#)

## 5.26.1 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 51 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]		51
	Issuer	<Issr>		[0..1]		51

## 5.26.2 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 206

## 5.27 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]		50
	Proprietary	<Prtry>	Or}	[1..1]		51

**Used in element(s)**

["CodeOrProprietary"](#) on page 51

### 5.27.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

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

## 5.27.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

*Definition:* Creditor reference type, in a proprietary form.

*Datatype:* ["Max35Text" on page 206](#)

## 5.28 CreditorReferenceType2

*Definition:* Specifies the type of creditor reference.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		51
	Issuer	<Issr>		[0..1]		51

**Used in element(s)**

["Type" on page 50](#)

### 5.28.1 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 50](#) 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]		50
	Proprietary	<Prtry>	Or}	[1..1]		51

### 5.28.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Entity that assigns the credit reference type.

*Datatype:* ["Max35Text" on page 206](#)

## 5.29 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]		52
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		52
	CityOfBirth	<CityOfBirth>		[1..1]		52
	CountryOfBirth	<CtryOfBirth>		[1..1]		52

**Used in element(s)**

["DateAndPlaceOfBirth" on page 139](#)

### 5.29.1 BirthDate

*XML Tag:* BirthDt

*Presence:* [1..1]

*Definition:* Date on which a person is born.

*Datatype:* ["ISODate" on page 202](#)

### 5.29.2 ProvinceOfBirth

*XML Tag:* PrvcOfBirth

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* ["Max35Text" on page 206](#)

### 5.29.3 CityOfBirth

*XML Tag:* CityOfBirth

*Presence:* [1..1]

*Definition:* City where a person was born.

*Datatype:* ["Max35Text" on page 206](#)

### 5.29.4 CountryOfBirth

*XML Tag:* CtryOfBirth

*Presence:* [1..1]

*Definition:* Country where a person was born.

*Datatype:* ["CountryCode" on page 190](#)

## 5.30 DatePeriodDetails

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		53
	ToDate	<ToDt>		[1..1]		53

**Used in element(s)**

["FromToDate" on page 175](#)

### 5.30.1 FromDate

*XML Tag:* FrDt

*Presence:* [1..1]

*Definition:* Start date of the range.

*Datatype:* ["ISODate" on page 202](#)

### 5.30.2 ToDate

*XML Tag:* ToDt

*Presence:* [1..1]

*Definition:* End date of the range.

*Datatype:* ["ISODate" on page 202](#)

## 5.31 DirectDebitTransaction8

*Definition:* Provides further specific details on the direct debit transaction and the related mandate.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MandateRelatedInformation	<MndtRltdInf>		[0..1]	🚫	54
	CreditorSchemeldentification	<CdtrSchmeld>		[0..1]	🚫	54
	PreNotificationIdentification	<PreNtfctnId>		[0..1]	🚫	55
	PreNotificationDate	<PreNtfctnDt>		[0..1]	🚫	55

**Used in element(s)**

["DirectDebitTransaction" on page 65](#)

## 5.31.1 MandateRelatedInformation

*XML Tag:* MndtRltdInf

*Presence:* [0..1]

*Definition:* Provides further details of the direct debit mandate signed between the creditor and the debtor.

The **MndtRltdInf** block contains the following elements (see datatype "[MandateRelatedInformation10](#)" on page 113 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MandateIdentification	<MndtId>		[0..1]		114
	DateOfSignature	<DtOfSgntr>		[0..1]		114
	AmendmentIndicator	<AmdmntInd>		[0..1]		114
	AmendmentInformationDetails	<AmdmntInfDtls>		[0..1]		114
	ElectronicSignature	<ElctrcSgntr>		[0..1]		115
	FirstCollectionDate	<FrstColltnDt>		[0..1]		115
	FinalCollectionDate	<FnlColltnDt>		[0..1]		115
	Frequency	<Frqcy>		[0..1]		115
	Reason	<Rsn>		[0..1]		116

### Usage Guideline details

- This element(pacs.003.001.06/DirectDebitTransactionInformation/DirectDebitTransaction/MandateRelatedInformation) is removed.

## 5.31.2 CreditorSchemeldentification

*XML Tag:* CdtrSchmeld

*Presence:* [0..1]

*Definition:* Credit party that signs the mandate.

The **CdtrSchmeld** block contains the following elements (see datatype "[PartyIdentification43](#)" on [page 123](#) 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/DirectDebitTransaction/CreditorSchemeldentification](#)) is removed.

### 5.31.3 PreNotificationIdentification

*XML Tag:* PreNtfctnId

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.

*Usage:* The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information.

*Datatype:* "[Max35Text](#)" on [page 206](#)

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/DirectDebitTransaction/PreNotificationIdentification](#)) is removed.

### 5.31.4 PreNotificationDate

*XML Tag:* PreNtfctnDt

*Presence:* [0..1]

*Definition:* Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent.

*Datatype:* "[ISODate](#)" on [page 202](#)






















**Usage Guideline details**




- This element(pacs.003.001.06/DirectDebitTransactionInformation/DirectDebitTransaction/PreNotificationDate) is removed.

## **5.32 DirectDebitTransactionInformation20\_\_1**

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	<PmtId>		[1..1]		61
	PaymentTypeInfo	<PmtTpInf>		[0..1]		61
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]		62
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	 	63
	SettlementPriority	<SttlmPrty>		[0..1]		63
	InstructedAmount	<InstdAmt>		[0..1]		63
	ExchangeRate	<XchgRate>		[0..1]		64
	ChargeBearer	<ChrgBr>		[1..1]		64
	ChargesInformation	<ChrgsInf>		[0..*]		64
	RequestedCollectionDate	<ReqdColltnDt>		[0..1]		65
	DirectDebitTransaction	<DrctDbtTx>		[0..1]		65
	Creditor	<Cdtr>		[1..1]		66
	CreditorAccount	<CdtrAcct>		[0..1]		66
	CreditorAgent	<CdtrAgt>		[1..1]		67
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		67
	UltimateCreditor	<UltmtCdtr>		[0..1]		67
	InitiatingParty	<InitgPty>		[0..1]		68
	InstructingAgent	<InstgAgt>		[0..1]		68
	InstructedAgent	<InstdAgt>		[0..1]		69
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		69
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]		70
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		70
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]		71
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		71
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]		72
	Debtor	<Dbtr>		[1..1]		72
	DebtorAccount	<DbtrAcct>		[1..1]		73
	DebtorAgent	<DbtrAgt>		[1..1]		73
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		74
	UltimateDebtor	<UltmtDbtr>		[0..1]		74

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Purpose	<Purp>		[0..1]		74
	RegulatoryReporting	<RgltryRptg>		[0..10]		75
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	R[0..1]	75
	RemittanceInformation	<RmtInf>		[0..1]		76
	SupplementaryData	<SplmtryData>		[0..*]		76

## Rules

### R15 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(pacs.003.001.06/DirectDebitTransactionInformation/ChargesInformationAndInstructedAmountRule) is removed.**

### R16 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.003.001.06/DirectDebitTransactionInformation/InstructedAmountAndExchangeRate1Rule) is removed.**

### R17 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(pacs.003.001.06/DirectDebitTransactionInformation/InstructedAmountAndExchangeRate2Rule) is removed.**

**R18 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(pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent1AccountRule) is removed.**

**R19 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(pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent2AccountRule) is removed.**

**R20 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(pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent3AccountRule) is removed.

**R21 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.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent2Rule) is removed.

**R22 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.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent3Rule) is removed.

**R23 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.003.001.06/DirectDebitTransactionInformation/InstructedAmountAndExchangeRate3Rule) is removed.

**Guidelines**

**1. UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

**2. UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

**3. 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)**

"DirectDebitTransactionInformation" on page 11

## 5.32.1 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 131 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]	🚫	131
	EndToEndIdentification	<EndToEndId>		[1..1]	⚠	132
	TransactionIdentification	<TxId>		[1..1]	⚠	132
	ClearingSystemReference	<ClrSysRef>		[0..1]	🚫	133

## 5.32.2 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 "PaymentTypeInformation25\_1" 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
	InstructionPriority	<InstrPrty>		[0..1]	🚫	136
	ClearingChannel	<ClrChanl>		[0..1]	🚫	136
	ServiceLevel	<SvcLvl>		[0..1]	🚫	136
	LocalInstrument	<LclInstrm>		[0..1]	🚫	137
	SequenceType	<SeqTp>		[0..1]	⚠	137
	CategoryPurpose	<CtgyPurp>		[0..1]	<b>M</b> ⚠	138

#### Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInformation

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

## 5.32.3 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.003.001.06/DirectDebitTransactionInformation/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.003.001.06/DirectDebitTransactionInformation/InterbankSettlementAmount

**Synonym (Logical Record D, Data Element 05):** Amount

## 5.32.4 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 202

### Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/InterbankSettlementDate

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

- on pacs.003.001.06/DirectDebitTransactionInformation/InterbankSettlementDate

#### – CPA\_Debit\_InterbankSettlementDate\_Rule:

Notwithstanding the ISO definition of InterbankSettlementDate provided above, this element shall represent the (due) date the item should be charged to the customer's account.

InterbankSettlementDate shall not be later than the file Exchange date.

If the InterbankSettlementDate it is more than one hundred seventy-three (173) calendar days prior to the CreationDateTime of the file, the transaction will be rejected.

- on pacs.003.001.06/DirectDebitTransactionInformation/InterbankSettlementDate

**Synonym (Logical Record D, Data Element 06):** Due Date

## 5.32.5 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.003.001.06/DirectDebitTransactionInformation/SettlementPriority) is removed.

## 5.32.6 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 180

#### Usage Guideline details

- This element(**pacs.003.001.06/DirectDebitTransactionInformation/InstructedAmount**) is removed.

## 5.32.7 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.003.001.06/DirectDebitTransactionInformation/ExchangeRate**) is removed.

## 5.32.8 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.003.001.06/DirectDebitTransactionInformation/ChargeBearer**) will be ignored by the Receiver.

## 5.32.9 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 35 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		35
	Agent	<Agt>		[1..1]		35

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/ChargesInformation](#)) is removed.

### 5.32.10 RequestedCollectionDate

XML Tag: ReqdColltnDt

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "[ISODate](#)" on page 202

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/RequestedCollectionDate](#)) is removed.

### 5.32.11 DirectDebitTransaction

XML Tag: DrctDbtTx

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

The **DrctDbtTx** block contains the following elements (see datatype "[DirectDebitTransaction8](#)" on page 53 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MandateRelatedInformation	<MndtRltdInf>		[0..1]	🚫	54
	CreditorSchemeldentification	<CdtrSchmeld>		[0..1]	🚫	54
	PreNotificationIdentification	<PreNtfctnId>		[0..1]	🚫	55
	PreNotificationDate	<PreNtfctnDt>		[0..1]	🚫	55

## Usage Guideline details

- This element(pacs.003.001.06/DirectDebitTransactionInformation/DirectDebitTransaction) is removed.

## 5.32.12 Creditor

XML Tag: Cdtr

Presence: [1..1]

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

The **Cdtr** block contains the following elements (see datatype "[PartyIdentification43\\_1](#)" on page 125 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]	<b>M</b>	125
	PostalAddress	<PstlAdr>		[0..1]	🚫	126
	Identification	<Id>		[0..1]	<b>M</b>	126
	CountryOfResidence	<CtryOfRes>		[0..1]	🚫	127
	ContactDetails	<CtctDtls>		[0..1]	<b>M</b>	127

## 5.32.13 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 31 for details)

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

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

Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/CreditorAccount  
This element is now mandatory, the minimum occurrence has been changed to : 1

## 5.32.14 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 26 for details)

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

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

## 5.32.15 CreditorAgentAccount

XML Tag: CdtrAgtAcct

Presence: [0..1]

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

The **CdtrAgtAcct** block contains the following elements (see datatype "CashAccount24" on page 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

Usage Guideline details

- This element(pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgentAccount) is removed.

## 5.32.16 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 123 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

### 5.32.17 InitiatingParty

*XML Tag:* InitgPty

*Presence:* [0..1]

*Definition:* Party that initiates the payment.

*Usage:* This can be either the creditor or a party that initiates the direct debit on behalf of the creditor.

The **InitgPty** block contains the following elements (see datatype "[PartyIdentification43](#)" on page 123 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

### 5.32.18 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 22 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]		22
	BranchIdentification	<BrnchId>		[0..1]		22

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/InstructingAgent](#)) is removed.

## 5.32.19 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 22 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]		22
	BranchIdentification	<BrnchId>		[0..1]		22

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/InstructedAgent](#)) is removed.

## 5.32.20 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 22 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]		22
	BranchIdentification	<BrnchId>		[0..1]		22

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent1](#)) is removed.

## 5.32.21 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 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent1Account](#)) is removed.

## 5.32.22 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 22 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]		22
	BranchIdentification	<BrnchId>		[0..1]		22

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent2](#)) is removed.

## 5.32.23 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 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent2Account](#)) is removed.

## 5.32.24 IntermediaryAgent3

*XML Tag:* IntrmyAgt3

*Presence:* [0..1]

*Definition:* Agent between the debtor agent and creditor agent.

*Usage:* If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent.



The **IntrmyAgt3** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5](#)" 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
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		22
	BranchIdentification	<BrnchId>		[0..1]		22

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent3](#)) is removed.

## 5.32.25 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 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/IntermediaryAgent3Account](#)) is removed.

## 5.32.26 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\_2" on page 128 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	128
	PostalAddress	<PstlAdr>		[0..1]	⊘	129
	Identification	<Id>		[0..1]	⊘	129
	CountryOfResidence	<CtryOfRes>		[0..1]	⊘	130
	ContactDetails	<CtctDtls>		[0..1]	M	130

## 5.32.27 DebtorAccount

XML Tag: DbtrAcct

Presence: [1..1]

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

The **DbtrAcct** block contains the following elements (see datatype "CashAccount24\_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
	Identification	<Id>		[1..1]		31
	Type	<Tp>		[0..1]	⊘	31
	Currency	<Ccy>		[0..1]	⊘	32
	Name	<Nm>		[0..1]	⊘	32

## 5.32.28 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 26 for details)

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

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

## 5.32.29 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 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAgentAccount](#)) is removed.

## 5.32.30 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 123 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

## 5.32.31 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 143 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]		143
	Proprietary	<Prtry>	Or}	[1..1]		143

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/Purpose](#)) is removed.

## 5.32.32 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 147 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]		147
	Authority	<Authrty>		[0..1]		147
	Details	<Dtls>		[0..*]		148

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/RegulatoryReporting](#)) is removed.

## 5.32.33 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 154](#) 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]		154
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		155

#### Usage Guideline details

- on [pacs.003.001.06/DirectDebitTransactionInformation/RelatedRemittanceInformation](#)

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

## 5.32.34 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 152](#) 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]	153
	Structured	<Strd>		[0..*]	R[0..100000]	153

## 5.32.35 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 164](#) 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]		165
	Envelope	<Envlp>		[1..1]		165

## Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/SupplementaryData](#)) is removed.

## 5.33 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]		77
	Amount	<Amt>		[1..1]		77

### Used in element(s)

["DiscountAppliedAmount" on page 149](#), ["DiscountAppliedAmount" on page 151](#)

### 5.33.1 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 77 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

### 5.33.2 Amount

*XML Tag:* Amt

*Presence:* [1..1]

*Definition:* Amount of money, which has been typed.

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount"](#) on page 180

## 5.34 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]		78
	Proprietary	<Prtry>	Or}	[1..1]		78

Used in element(s)

["Type" on page 77](#)

### 5.34.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalDiscountAmountType1Code" on page 196](#)

### 5.34.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 206](#)

## 5.35 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]		78
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		79
	Reason	<Rsn>		[0..1]		79
	AdditionalInformation	<AddtInf>		[0..1]		79

Used in element(s)

["AdjustmentAmountAndReason" on page 150](#), ["AdjustmentAmountAndReason" on page 152](#)

### 5.35.1 Amount

XML Tag: Amt

Presence: [1..1]

*Definition:* Amount of money of the document adjustment.

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 180](#)

## 5.35.2 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](#)

## 5.35.3 Reason

*XML Tag:* Rsn

*Presence:* [0..1]

*Definition:* Specifies the reason for the adjustment.

*Datatype:* ["Max4Text" on page 207](#)

## 5.35.4 AdditionalInformation

*XML Tag:* AddtlInf

*Presence:* [0..1]

*Definition:* Provides further details on the document adjustment.

*Datatype:* ["Max140Text" on page 204](#)

## 5.36 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]		79
	Number	<Nb>		[0..1]		80
	RelatedDate	<RltdDt>		[0..1]		80

**Used in element(s)**

["Identification" on page 80](#)

### 5.36.1 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 81 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]		82
	Issuer	<Issr>		[0..1]		82

## 5.36.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 206

## 5.36.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "[ISODate](#)" on page 202

## 5.37 DocumentLineInformation1

Definition: Provides document line information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		80
	Description	<Desc>		[0..1]		81
	Amount	<Amt>		[0..1]		81

Used in element(s)

"[LineDetails](#)" on page 144

### 5.37.1 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 79](#) 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]		79
	Number	<Nb>		[0..1]		80
	RelatedDate	<RltdDt>		[0..1]		80

## 5.37.2 Description

*XML Tag:* Desc

*Presence:* [0..1]

*Definition:* Description associated with the document line.

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

## 5.37.3 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 150](#) 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]		151
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		151
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		151
	TaxAmount	<TaxAmt>		[0..*]		152
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		152
	RemittedAmount	<RmtdAmt>		[0..1]		152

## 5.38 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]		82
	Issuer	<Issr>		[0..1]		82

Used in element(s)

"Type" on page 79

## 5.38.1 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 82 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]		83
	Proprietary	<Prtry>	Or}	[1..1]		83

## 5.38.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: "Max35Text" on page 206

## 5.39 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]		83
	Proprietary	<Prtry>	Or}	[1..1]		83

Used in element(s)

"CodeOrProprietary" on page 82

## 5.39.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Line identification type in a coded form.

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

## 5.39.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 206](#)

## 5.40 FinancialIdentificationSchemeName1Choice

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

 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]		83
	Proprietary	<Prtry>	Or}	[1..1]		83

**Used in element(s)**

["SchemeName" on page 102](#)

### 5.40.1 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 197](#)

### 5.40.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 206](#)

## 5.41 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]		84
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		84
	Name	<Nm>		[0..1]		84
	PostalAddress	<PstlAdr>		[0..1]		85
	Other	<Othr>		[0..1]		85

#### Used in element(s)

"FinancialInstitutionIdentification" on page 22

### 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

### 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" 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
	ClearingSystemIdentification	<ClrSysId>		[0..1]		37
	MemberIdentification	<Mmbld>		[1..1]		38

### 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 204

## 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 **PstlAdr** block contains the following elements (see datatype "PostalAddress6" 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
	AddressType	<AdrTp>		[0..1]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

## 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 102 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]		102
	SchemeName	<SchmeNm>		[0..1]		102
	Issuer	<Issr>		[0..1]		103

## 5.42 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]	🚫	86
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		86
	Name	<Nm>		[0..1]	🚫	86
	PostalAddress	<PstlAdr>		[0..1]	🚫	87
	Other	<Othr>		[0..1]	🚫	87

#### Used in element(s)

"FinancialInstitutionIdentification" on page 23

## 5.42.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: "BICFIIdentifier" on page 184

#### Usage Guideline details

- This element(pacs.003.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/BICFI) is removed.

## 5.42.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbld

Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "[ClearingSystemMemberIdentification2\\_1](#)" on page 38 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	38
	MemberIdentification	<Mmbld>		[1..1]	⚠	38

## 5.42.3 Name

XML Tag: Nm

Presence: [0..1]

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

*Datatype:* ["Max140Text" on page 204](#)

**Usage Guideline details**

- This element([pacs.003.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/Name](#)) is removed.

## 5.42.4 PostalAddress

*XML Tag:* PstlAdr

*Presence:* [0..1]

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

The **PstlAdr** block contains the following elements (see datatype ["PostalAddress6" on page 140](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

**Usage Guideline details**

- This element([pacs.003.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.

## 5.42.5 Other

*XML Tag:* Othr

*Presence:* [0..1]

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



The **Othr** block contains the following elements (see datatype "[GenericFinancialIdentification1](#)" on [page 102](#) 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]		102
	SchemeName	<SchmeNm>		[0..1]		102
	Issuer	<Issr>		[0..1]		103

#### Usage Guideline details

- This element([pacs.003.001.06/GroupHeader/InstructingAgent/FinancialInstitutionIdentification/Other](#)) is removed.

## 5.43 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]	🚫	88
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	<b>M</b>	89
	Name	<Nm>		[0..1]	🚫	89
	PostalAddress	<PstlAdr>		[0..1]	🚫	89
	Other	<Othr>		[0..1]	🚫	90

#### Used in element(s)

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

### 5.43.1 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.003.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/BICFI) is removed.

## 5.43.2 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 39 for details)

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

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

Usage Guideline details

- on pacs.003.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification

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

## 5.43.3 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 204

Usage Guideline details

- This element(pacs.003.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/Name) is removed.

## 5.43.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstAdr** block contains the following elements (see datatype "[PostalAddress6](#)" 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
	AddressType	<AdrTp>		[0..1]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

#### Usage Guideline details

- This element([pacs.003.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.

## 5.43.5 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 102](#) 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]		102
	SchemeName	<SchmeNm>		[0..1]		102
	Issuer	<Issr>		[0..1]		103

## Usage Guideline details

- This element([pacs.003.001.06/GroupHeader/InstructedAgent/FinancialInstitutionIdentification/Other](#)) is removed.

## 5.44 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]	🚫	91
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	<b>M</b>	91
	Name	<Nm>		[0..1]	🚫	92
	PostalAddress	<PstlAdr>		[0..1]	🚫	92
	Other	<Othr>		[0..1]	🚫	93

## Used in element(s)

"FinancialInstitutionIdentification" on page 26

### 5.44.1 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.003.001.06/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/BICFI](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BICFI](#)) is removed.

### 5.44.2 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 40 for details)

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

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

#### Usage Guideline details

- on **pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on **pacs.003.001.06/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

### 5.44.3 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 204

#### Usage Guideline details

- This element(**pacs.003.001.06/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/Name**) is removed.
- This element(**pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Name**) is removed.

### 5.44.4 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 140 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]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress](#)) is removed.

## 5.44.5 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 102 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]		102
	SchemeName	<SchmeNm>		[0..1]		102
	Issuer	<Issr>		[0..1]		103

## Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/Other](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other](#)) is removed.

## 5.45 Frequency21Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>	{Or	[1..1]		94
	Period	<Prd>	Or}	[1..1]		94

### Used in element(s)

["Frequency"](#) on page 115, ["OriginalFrequency"](#) on page 20

### 5.45.1 Type

*XML Tag:* Tp

*Presence:* [1..1]

*Definition:* Frequency expressed as an ISO 20022 code.

*Datatype:* ["Frequency6Code"](#) on page 201

### 5.45.2 Period

*XML Tag:* Prd

*Presence:* [1..1]

*Definition:* Frequency expressed as a proprietary code.

The **Prd** block contains the following elements (see datatype ["FrequencyPeriod1"](#) on page 94 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]		95
	CountPerPeriod	<CntPerPrd>		[1..1]		95

## 5.46 FrequencyPeriod1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		95
	CountPerPeriod	<CntPerPrd>		[1..1]		95

Used in element(s)

["Period" on page 94](#)

## 5.46.1 Type

XML Tag: Tp

Presence: [1..1]

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

Datatype: ["Frequency6Code" on page 201](#)

## 5.46.2 CountPerPeriod

XML Tag: CntPerPrd

Presence: [1..1]

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

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

## 5.47 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]		96
	Garnishee	<Grnshee>		[0..1]		96
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		96
	ReferenceNumber	<RefNb>		[0..1]		97
	Date	<Dt>		[0..1]		97
	RemittedAmount	<RmtdAmt>		[0..1]		97
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrncInd>		[0..1]		97
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		97

Used in element(s)

["GarnishmentRemittance" on page 163](#)



## 5.47.1 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 98 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]		98
	Issuer	<Issr>		[0..1]		98

## 5.47.2 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 123 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

## 5.47.3 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 123](#) 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

## 5.47.4 ReferenceNumber

*XML Tag:* RefNb

*Presence:* [0..1]

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

*Datatype:* "[Max140Text](#)" on [page 204](#)

## 5.47.5 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date of payment which garnishment was taken from.

*Datatype:* "[ISODate](#)" on [page 202](#)

## 5.47.6 RemittedAmount

*XML Tag:* RmtdAmt

*Presence:* [0..1]

*Definition:* Amount of money remitted for the referred document.

*Datatype:* "[ActiveOrHistoricCurrencyAndAmount](#)" on [page 180](#)

## 5.47.7 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 217](#)

## 5.47.8 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 217](#)

## 5.48 GarnishmentType1

*Definition:* Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		98
	Issuer	<Issr>		[0..1]		98

Used in element(s)

["Type" on page 96](#)

### 5.48.1 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 98](#) 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]		99
	Proprietary	<Prtry>	Or}	[1..1]		99

### 5.48.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Identification of the issuer of the garnishment type.

*Datatype:* ["Max35Text" on page 206](#)

## 5.49 GarnishmentType1Choice

*Definition:* Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or}	[1..1]		99
	Proprietary	<Prtry>	Or}	[1..1]		99

**Used in element(s)**

["CodeOrProprietary" on page 98](#)

## 5.49.1 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 197](#)

## 5.49.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

*Definition:* Proprietary identification of the type of garnishment.

*Datatype:* ["Max35Text" on page 206](#)

## 5.50 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]		100
	SchemeName	<SchmeNm>		[0..1]		100
	Issuer	<Issr>		[0..1]		100

**Used in element(s)**

["Other" on page 14](#)

## 5.50.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

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

## 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 ["AccountSchemeName1Choice"](#) 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
	Code	<Cd>	{Or	[1..1]		16
	Proprietary	<Prtry>	Or}	[1..1]		16

## 5.50.3 Issuer

*XML Tag:* Issr

*Presence:* [0..1]




*Definition:* Entity that assigns the identification.

*Datatype:* ["Max35Text" on page 206](#)

## 5.51 GenericAccountIdentification1\_\_1

*Definition:* Information related to a generic account identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		101
	SchemeName	<SchmeNm>		[0..1]		101
	Issuer	<Issr>		[0..1]		102

**Used in element(s)**

["Other" on page 15](#)

## 5.51.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

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

### Usage Guideline details

- on [pacs.003.001.06/DirectDebitTransactionInformation/DebtorAccount/Identification/Other/Identification](#)
  - **CPA\_DebtorAccount\_Guideline:**

An Instructed Direct Clearer will rely solely on the account number for purposes of debiting the Debtor's account.
- on [pacs.003.001.06/DirectDebitTransactionInformation/CreditorAccount/Identification/Other/Identification](#)

**Synonym (Logical Record D, Data Element 17):** Account Number for Returns
- on [pacs.003.001.06/DirectDebitTransactionInformation/DebtorAccount/Identification/Other/Identification](#)

**Synonym (Logical Record D, Data Element 08):** Payor Account Number

## 5.51.2 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype ["AccountSchemeName1Choice" 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
	Code	<Cd>	{Or	[1..1]		16
	Proprietary	<Prtry>	Or}	[1..1]		16

### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAccount/Identification/Other/SchemeName](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAccount/Identification/Other/SchemeName](#)) is removed.

## 5.51.3 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* ["Max35Text" on page 206](#)

### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/CreditorAccount/Identification/Other/Issuer](#)) is removed.
- This element([pacs.003.001.06/DirectDebitTransactionInformation/DebtorAccount/Identification/Other/Issuer](#)) is removed.

## 5.52 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]		102
	SchemeName	<SchmeNm>		[0..1]		102
	Issuer	<Issr>		[0..1]		103

### Used in element(s)

["Other" on page 87](#), ["Other" on page 90](#), ["Other" on page 93](#), ["Other" on page 85](#)

### 5.52.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* ["Max35Text" on page 206](#)

### 5.52.2 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[FinancialIdentificationSchemeName1Choice](#)" on page 83 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]		83
	Proprietary	<Prtry>	Or}	[1..1]		83

### 5.52.3 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "[Max35Text](#)" on page 206

## 5.53 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]		103
	SchemeName	<SchmeNm>		[0..1]		103
	Issuer	<Issr>		[0..1]		104

**Used in element(s)**

"[Other](#)" on page 118

### 5.53.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "[Max35Text](#)" on page 206

### 5.53.2 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Name of the identification scheme.



The **SchmeNm** block contains the following elements (see datatype "[OrganisationIdentificationSchemeName1Choice](#)" on page 120 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]		120
	Proprietary	<Prtry>	Or}	[1..1]		120

### 5.53.3 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "[Max35Text](#)" on page 206

## 5.54 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]	⚠	104
	SchemeName	<SchmeNm>		[0..1]	🚫	105
	Issuer	<Issr>		[0..1]	🚫	105

**Used in element(s)**

"[Other](#)" on page 119

### 5.54.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "[Max10Text](#)" on page 204

Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/Creditor/Identification/OrganisationIdentification/Other/Identification

Synonym (Logical Record D, Data Element 14): Originating Direct Clearer's User's ID

## 5.54.2 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 120 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]		120
	Proprietary	<Prtry>	Or}	[1..1]		120

Usage Guideline details

- This element(pacs.003.001.06/DirectDebitTransactionInformation/Creditor/Identification/OrganisationIdentification/Other/SchemeName) is removed.

## 5.54.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 206

Usage Guideline details

- This element(pacs.003.001.06/DirectDebitTransactionInformation/Creditor/Identification/OrganisationIdentification/Other/Issuer) is removed.

## 5.55 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]		106
	SchemeName	<SchmeNm>		[0..1]		106
	Issuer	<Issr>		[0..1]		106

Used in element(s)

"Other" on page 139

## 5.55.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 206

## 5.55.2 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 140 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]		140
	Proprietary	<Prtry>	Or}	[1..1]		140

## 5.55.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 206

## 5.56 GroupHeader50\_\_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]	⚠	107
	CreationDateTime	<CreDtTm>		[1..1]	⚠	108
	Authorisation	<Authstn>		[0..2]	🚫	108
	BatchBooking	<BtchBookg>		[0..1]	🚫	109
	NumberOfTransactions	<NbOfTxS>		[1..1]		109
	ControlSum	<CtrlSum>		[0..1]	M	109
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	🚫	110
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	🚫	110
	SettlementInformation	<SttlmInf>		[1..1]		110
	PaymentTypeInformation	<PmtTpInf>		[0..1]	🚫	111
	InstructingAgent	<InstgAgt>		[0..1]	M	111
	InstructedAgent	<InstdAgt>		[0..1]	M	112

**Rules**

**R9 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.003.001.06/GroupHeader/TotalInterbankSettlementAmountAndDateRule) is removed.

**Used in element(s)**

"GroupHeader" on page 10

## 5.56.1 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.003.001.06/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.

## 5.56.2 CreationDateTime

XML Tag: CreDtTm

Presence: [1..1]

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

Datatype: "ISODatetime" on page 203

#### Usage Guideline details

- on pacs.003.001.06/GroupHeader/CreationDateTime

- CPA\_CreationDateTime\_Guideline:

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

- on pacs.003.001.06/GroupHeader/CreationDateTime

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

## 5.56.3 Authorisation

XML Tag: Authstn

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

The **Authstn** block contains the following elements (see datatype "[Authorisation1Choice](#)" on [page 21](#) 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]		21
	Proprietary	<Prtry>	Or}	[1..1]		22

#### Usage Guideline details

- This element([pacs.003.001.06/GroupHeader/Authorisation](#)) is removed.

## 5.56.4 BatchBooking

*XML Tag:* BtchBookg

*Presence:* [0..1]

*Definition:* Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

*Usage:* Batch booking is used to request and not order a possible batch booking.

*Datatype:* "[BatchBookingIndicator](#)" on [page 185](#)

#### Usage Guideline details

- This element([pacs.003.001.06/GroupHeader/BatchBooking](#)) is removed.

## 5.56.5 NumberOfTransactions

*XML Tag:* NbOfTxS

*Presence:* [1..1]

*Definition:* Number of individual transactions contained in the message.

*Datatype:* "[Max15NumericText](#)" on [page 205](#)

## 5.56.6 ControlSum

*XML Tag:* CtrlSum

*Presence:* [0..1]

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

*Datatype:* "[DecimalNumber](#)" on [page 191](#)

**Usage Guideline details**

- on pacs.003.001.06/GroupHeader/ControlSum

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

**5.56.7 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 179

**Usage Guideline details**

- This element(pacs.003.001.06/GroupHeader/TotalInterbankSettlementAmount) is removed.

**5.56.8 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 202

**Usage Guideline details**

- This element(pacs.003.001.06/GroupHeader/InterbankSettlementDate) is removed.

**5.56.9 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 "SettlementInstruction2 1" on page 156 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]		157
	SettlementAccount	<SttlmAcct>		[0..1]	🚫	158
	ClearingSystem	<ClrSys>		[0..1]	M ⚠️	158

## 5.56.10 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation25" on page 133 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]		134
	ClearingChannel	<ClrChanl>		[0..1]		134
	ServiceLevel	<SvcLvl>		[0..1]		134
	LocalInstrument	<LclInstrm>		[0..1]		135
	SequenceType	<SeqTp>		[0..1]		135
	CategoryPurpose	<CtgyPurp>		[0..1]		135

### Usage Guideline details

- This element(pacs.003.001.06/GroupHeader/PaymentTypeInformation) is removed.

## 5.56.11 InstructingAgent

XML Tag: InstgAgt

Presence: [0..1]

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

The **InstgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification5\_1" on page 23 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]		23
	BranchIdentification	<BrnchId>		[0..1]		24



## Usage Guideline details

- on pacs.003.001.06/GroupHeader/InstructingAgent

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

## 5.56.12 InstructedAgent

XML Tag: InstdAgt

Presence: [0..1]

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

The **InstdAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification5\\_2](#)" on page 24 for details)

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

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

## Usage Guideline details

- on pacs.003.001.06/GroupHeader/InstructedAgent

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

## 5.57 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]		112
	Proprietary	<Prtry>	Or}	[1..1]		113

## Used in element(s)

"[LocalInstrument](#)" on page 137, "[LocalInstrument](#)" on page 135

### 5.57.1 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

## 5.57.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 206

## 5.58 MandateRelatedInformation10

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MandateIdentification	<MndtId>		[0..1]		114
	DateOfSignature	<DtOfSgntr>		[0..1]		114
	AmendmentIndicator	<AmdmntInd>		[0..1]		114
	AmendmentInformationDetails	<AmdmntInfDtls>		[0..1]		114
	ElectronicSignature	<ElctrcSgntr>		[0..1]		115
	FirstCollectionDate	<FrstColltnDt>		[0..1]		115
	FinalCollectionDate	<FnlColltnDt>		[0..1]		115
	Frequency	<Frqcy>		[0..1]		115
	Reason	<Rsn>		[0..1]		116

### Rules

#### R30 AmendmentIndicatorTrueRule ✓

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

Error handling:

- Error severity: Fatal
- Error Code: X00012
- Error Text: Invalid message content for true amendment indicator and details.

#### R31 AmendmentIndicatorFalseRule ✓

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

Error handling:

- Error severity: Fatal
- Error Code: X00013

– *Error Text*: Invalid message content for false amendment indicator and details.

**Used in element(s)**

"MandateRelatedInformation" on page 54

## **5.58.1 MandateIdentification**

*XML Tag*: MndtId

*Presence*: [0..1]

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

*Datatype*: "Max35Text" on page 206

## **5.58.2 DateOfSignature**

*XML Tag*: DtOfSgntr

*Presence*: [0..1]

*Definition*: Date on which the direct debit mandate has been signed by the debtor.

*Datatype*: "ISODate" on page 202

## **5.58.3 AmendmentIndicator**

*XML Tag*: AmdmntInd

*Presence*: [0..1]

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

*Datatype*: "TrueFalseIndicator" on page 217

## **5.58.4 AmendmentInformationDetails**

*XML Tag*: AmdmntInfDtIs

*Presence*: [0..1]

*Definition*: List of mandate elements that have been modified.

The **AmdmntInfDtls** block contains the following elements (see datatype "[AmendmentInformationDetails10](#)" on [page 16](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMandateldentification	<OrgnlMndtld>		[0..1]		17
	OriginalCreditorSchemeldentification	<OrgnlCdtrSchmeld>		[0..1]		17
	OriginalCreditorAgent	<OrgnlCdtrAgt>		[0..1]		18
	OriginalCreditorAgentAccount	<OrgnlCdtrAgtAcct>		[0..1]		18
	OriginalDebtor	<OrgnlDbtr>		[0..1]		19
	OriginalDebtorAccount	<OrgnlDbtrAcct>		[0..1]		19
	OriginalDebtorAgent	<OrgnlDbtrAgt>		[0..1]		19
	OriginalDebtorAgentAccount	<OrgnlDbtrAgtAcct>		[0..1]		20
	OriginalFinalCollectionDate	<OrgnlFnlColltnDt>		[0..1]		20
	OriginalFrequency	<OrgnlFrqcy>		[0..1]		20
	OriginalReason	<OrgnlRsn>		[0..1]		21

## 5.58.5 ElectronicSignature

*XML Tag:* ElctrcSgntr

*Presence:* [0..1]

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

*Datatype:* "[Max1025Text](#)" on [page 203](#)

## 5.58.6 FirstCollectionDate

*XML Tag:* FrstColltnDt

*Presence:* [0..1]

*Definition:* Date of the first collection of a direct debit as per the mandate.

*Datatype:* "[ISODate](#)" on [page 202](#)

## 5.58.7 FinalCollectionDate

*XML Tag:* FnlColltnDt

*Presence:* [0..1]

*Definition:* Date of the final collection of a direct debit as per the mandate.

*Datatype:* "[ISODate](#)" on [page 202](#)

## 5.58.8 Frequency

*XML Tag:* Frqcy

*Presence:* [0..1]

*Definition:* Regularity with which direct debit instructions are to be created and processed.

The **Frqcy** block contains the following elements (see datatype "[Frequency21Choice](#)" on [page 94](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>	{Or	[1..1]		94
	Period	<Prd>	Or}	[1..1]		94

## 5.58.9 Reason

*XML Tag:* Rsn

*Presence:* [0..1]

*Definition:* Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

The **Rsn** block contains the following elements (see datatype "[MandateSetupReason1Choice](#)" on [page 116](#) 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]		116
	Proprietary	<Prtry>	Or}	[1..1]		117

## 5.59 MandateSetupReason1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		116
	Proprietary	<Prtry>	Or}	[1..1]		117

**Used in element(s)**

["OriginalReason"](#) on [page 21](#), ["Reason"](#) on [page 116](#)

### 5.59.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

Datatype: ["ExternalMandateSetupReason1Code" on page 198](#)

## 5.59.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

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

## 5.60 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]		117
	Address	<Adr>		[1..1]		117

Used in element(s)

["PostalAddress" on page 156](#)

### 5.60.1 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 204](#)

### 5.60.2 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 140 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]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

## 5.61 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]		118
	Other	<Othr>		[0..*]		118

**Used in element(s)**

"[OrganisationIdentification](#)" on page 121

### 5.61.1 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 183

### 5.61.2 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 103 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]		103
	SchemeName	<SchmeNm>		[0..1]		103
	Issuer	<Issr>		[0..1]		104

## 5.62 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]	🚫	119
	Other	<Othr>		[0..*]	<b>M</b>	119

**Used in element(s)**

"[OrganisationIdentification](#)" on page 122

### 5.62.1 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 183

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/Creditor/Identification/OrganisationIdentification/AnyBIC](#)) is removed.

### 5.62.2 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 104 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]	⚠	104
	SchemeName	<SchmeNm>		[0..1]	🚫	105
	Issuer	<Issr>		[0..1]	🚫	105

#### Usage Guideline details

- on [pacs.003.001.06/DirectDebitTransactionInformation/Creditor/Identification/Organisation-identification/Other](#)

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

## 5.63 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]		120
	Proprietary	<Prtry>	Or}	[1..1]		120

#### Used in element(s)

"SchemeName" on page 105, "SchemeName" on page 103

### 5.63.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "[ExternalOrganisationIdentification1Code](#)" on page 199

### 5.63.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* "[Max35Text](#)" on page 206

## 5.64 Party11Choice

*Definition:* Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<Orgld>	{Or	[1..1]		121
	Privateldentification	<Prvtld>	Or}	[1..1]		121

**Used in element(s)**

"Identification" on page 129, "Identification" on page 124

### 5.64.1 OrganisationIdentification

*XML Tag:* Orgld

*Presence:* [1..1]

*Definition:* Unique and unambiguous way to identify an organisation.

The **Orgld** block contains the following elements (see datatype "OrganisationIdentification8" on page 118 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		118
	Other	<Othr>		[0..*]		118

### 5.64.2 Privateldentification

*XML Tag:* Prvtld

*Presence:* [1..1]

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

The **Prvtld** block contains the following elements (see datatype "PersonIdentification5" 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
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		139
	Other	<Othr>		[0..*]		139

## 5.65 Party11Choice\_\_1

*Definition:* Nature or use of the account.

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

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

Used in element(s)

"Identification" on page 126

## 5.65.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification8\_1" on page 119 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]	🚫	119
	Other	<Othr>		[0..*]	<b>M</b>	119

## 5.65.2 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 138 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]		139
	Other	<Othr>		[0..*]		139

## Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/Creditor/Identification/PrivateIdentification](#)) is removed.

## 5.66 PartyIdentification43

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

### Used in element(s)

"CreditorSchemeIdentification" on page 54, "Garnishee" on page 96, "GarnishmentAdministrator" on page 96, "InitiatingParty" on page 68, "Invoicee" on page 162, "Invoicer" on page 162, "OriginalCreditorSchemeIdentification" on page 17, "OriginalDebtor" on page 19, "UltimateCreditor" on page 67, "UltimateDebtor" on page 74

### 5.66.1 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 204

### 5.66.2 PostalAddress

*XML Tag:* PstlAdr

*Presence:* [0..1]

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

The **PstIAdr** block contains the following elements (see datatype "[PostalAddress6](#)" 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
	AddressType	<AdrTp>		[0..1]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

### 5.66.3 Identification

*XML Tag:* Id

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party11Choice](#)" on page 121 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]		121
	PrivateIdentification	<PrvtId>	Or}	[1..1]		121

### 5.66.4 CountryOfResidence

*XML Tag:* CtryOfRes

*Presence:* [0..1]

*Definition:* Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

*Datatype:* "[CountryCode](#)" on page 190

### 5.66.5 ContactDetails

*XML Tag:* CtctDtls

*Presence:* [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "ContactDetails2" on page 42 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]		43
	Name	<Nm>		[0..1]		43
	PhoneNumber	<PhneNb>		[0..1]		43
	MobileNumber	<MobNb>		[0..1]		43
	FaxNumber	<FaxNb>		[0..1]		44
	EmailAddress	<EmailAdr>		[0..1]		44
	Other	<Othr>		[0..1]		44

## 5.67 PartyIdentification43\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	M	125
	PostalAddress	<PstlAdr>		[0..1]	⊘	126
	Identification	<Id>		[0..1]	M	126
	CountryOfResidence	<CtryOfRes>		[0..1]	⊘	127
	ContactDetails	<CtctDtls>		[0..1]	M	127

**Used in element(s)**

"Creditor" on page 66

### 5.67.1 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 204

## Usage Guideline details

- **on pacs.003.001.06/DirectDebitTransactionInformation/Creditor/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

## 5.67.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 140 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]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

## Usage Guideline details

- **This element(pacs.003.001.06/DirectDebitTransactionInformation/Creditor/PostalAddress) is removed.**

## 5.67.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party11Choice\_1" on page 121 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]		122
	PrivateIdentification	<PrvtId>	Or}	[1..1]	🚫	122

**Usage Guideline details**

- **on pacs.003.001.06/DirectDebitTransactionInformation/Creditor/Identification**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

## 5.67.4 CountryOfResidence

XML Tag: CtryOfRes

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Datatype: "CountryCode" on page 190

**Usage Guideline details**

- **This element(pacs.003.001.06/DirectDebitTransactionInformation/Creditor/CountryOfResidence) is removed.**

## 5.67.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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



The **CtctDtIs** block contains the following elements (see datatype "ContactDetails2\_1" on page 44 for details)

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

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

#### Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/Creditor/ContactDetails  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

## 5.68 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]	<b>M</b>	128
	PostalAddress	<PstlAdr>		[0..1]	🚫	129
	Identification	<Id>		[0..1]	🚫	129
	CountryOfResidence	<CtryOfRes>		[0..1]	🚫	130
	ContactDetails	<CtctDtIs>		[0..1]	<b>M</b>	130

#### Used in element(s)

"Debtor" on page 72

### 5.68.1 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 204

## Usage Guideline details

- **on pacs.003.001.06/DirectDebitTransactionInformation/Debtor/Name**

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

## 5.68.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" 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
	AddressType	<AdrTp>		[0..1]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

## Usage Guideline details

- **This element(pacs.003.001.06/DirectDebitTransactionInformation/Debtor/PostalAddress) is removed.**

## 5.68.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party11Choice](#)" on [page 121](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		121
	PrivateIdentification	<PrvtId>	Or}	[1..1]		121

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/Debtor/Identification](#)) is removed.

## 5.68.4 CountryOfResidence

*XML Tag:* CtryOfRes

*Presence:* [0..1]

*Definition:* Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

*Datatype:* "[CountryCode](#)" on [page 190](#)

#### Usage Guideline details

- This element([pacs.003.001.06/DirectDebitTransactionInformation/Debtor/CountryOfResidence](#)) is removed.

## 5.68.5 ContactDetails

*XML Tag:* CtctDtls

*Presence:* [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "ContactDetails2\_2" on page 47 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]	🚫	47
	Name	<Nm>		[0..1]	<b>M</b> ⚠	47
	PhoneNumber	<PhneNb>		[0..1]	🚫	48
	MobileNumber	<MobNb>		[0..1]	🚫	48
	FaxNumber	<FaxNb>		[0..1]	🚫	48
	EmailAddress	<EmailAdr>		[0..1]	🚫	49
	Other	<Othr>		[0..1]	🚫	49

**Usage Guideline details**

- on pacs.003.001.06/DirectDebitTransactionInformation/Debtor/ContactDetails  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

## 5.69 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]	🚫	131
	EndToEndIdentification	<EndToEndId>		[1..1]	⚠	132
	TransactionIdentification	<TxId>		[1..1]	⚠	132
	ClearingSystemReference	<ClrSysRef>		[0..1]	🚫	133

**Used in element(s)**

"PaymentIdentification" on page 61

### 5.69.1 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 206

#### Usage Guideline details

- This element(**pacs.003.001.06/DirectDebitTransactionInformation/PaymentIdentification/InstructionIdentification**) is removed.

## 5.69.2 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.003.001.06/DirectDebitTransactionInformation/PaymentIdentification/EndToEndIdentification**
  - **CPA\_EndtoEndIdentification\_Rule:**

Where no End to End Identification number is available, the element shall be populated with "Not Provided".
- on **pacs.003.001.06/DirectDebitTransactionInformation/PaymentIdentification/EndToEndIdentification**

**Synonym (AFT-Logical Record D-Data Element 15):** Originator's Cross Reference Number

## 5.69.3 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 **pacs.003.001.06/DirectDebitTransactionInformation/PaymentIdentification/Transaction-identification**

– **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	D 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) = D - to identify the transaction as a Debit, and
- (f) = 9-digit number unique within the message.

## 5.69.4 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 206

**Usage Guideline details**

- This element(**pacs.003.001.06/DirectDebitTransactionInformation/PaymentIdentification/ClearingSystemReference**) is removed.

## 5.70 PaymentTypeInformation25

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]		134
	ClearingChannel	<ClrChanI>		[0..1]		134
	ServiceLevel	<SvcLvl>		[0..1]		134
	LocalInstrument	<LclInstrm>		[0..1]		135
	SequenceType	<SeqTp>		[0..1]		135
	CategoryPurpose	<CtgyPurp>		[0..1]		135

#### Used in element(s)

"PaymentTypeInformation" on page 111

## 5.70.1 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

## 5.70.2 ClearingChannel

XML Tag: ClrChanI

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 190

## 5.70.3 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 156 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]		156
	Proprietary	<Prtry>	Or}	[1..1]		156

## 5.70.4 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 112 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]		112
	Proprietary	<Prtry>	Or}	[1..1]		113

## 5.70.5 SequenceType

*XML Tag:* SeqTp

*Presence:* [0..1]

*Definition:* Identifies the direct debit sequence, such as first, recurrent, final or one-off.

*Datatype:* "[SequenceType3Code](#)" on page 212

## 5.70.6 CategoryPurpose

*XML Tag:* Ctgypurp

*Presence:* [0..1]

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

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

The **Ctgypurp** block contains the following elements (see datatype "[CategoryPurpose1Choice](#)" on page 33 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]		33
	Proprietary	<Prtry>	Or}	[1..1]		34

## 5.71 PaymentTypeInformation25\_\_1

*Definition:* Set of elements used to provide further details of the type of payment.



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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]	🚫	136
	ClearingChannel	<ClrChanI>		[0..1]	🚫	136
	ServiceLevel	<SvcLvl>		[0..1]	🚫	136
	LocalInstrument	<LclInstrm>		[0..1]	🚫	137
	SequenceType	<SeqTp>		[0..1]	⚠	137
	CategoryPurpose	<CtgyPurp>		[0..1]	M ⚠	138

#### Used in element(s)

"PaymentTypeInformation" on page 61

## 5.71.1 InstructionPriority

XML Tag: InstrPrty

Presence: [0..1]

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

Datatype: "Priority2Code" on page 209

#### Usage Guideline details

- This element(pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInformation/InstructionPriority) is removed.

## 5.71.2 ClearingChannel

XML Tag: ClrChanI

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.003.001.06/DirectDebitTransactionInformation/PaymentTypeInformation/ClearingChannel) is removed.

## 5.71.3 ServiceLevel

XML Tag: SvcLvl

Presence: [0..1]

*Definition:* Agreement under which or rules under which the transaction should be processed.

The **SvcLvl** block contains the following elements (see datatype "[ServiceLevel8Choice](#)" on page 156 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]		156
	Proprietary	<Prtry>	Or}	[1..1]		156

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInformation/ServiceLevel](#)) is removed.

## 5.71.4 LocalInstrument

*XML Tag:* LclInstrm

*Presence:* [0..1]

*Definition:* User community specific instrument.

*Usage:* This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

The **LclInstrm** block contains the following elements (see datatype "[LocalInstrument2Choice](#)" on page 112 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]		112
	Proprietary	<Prtry>	Or}	[1..1]		113

**Usage Guideline details**

- This element([pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInformation/LocalInstrument](#)) is removed.

## 5.71.5 SequenceType

*XML Tag:* SeqTp

*Presence:* [0..1]

*Definition:* Identifies the direct debit sequence, such as first, recurrent, final or one-off.

*Datatype:* "[SequenceType3Code](#)" on page 212

## Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInfoInformation/Sequence-Type

- CPA\_Re\_Presentment\_Rule:

This element shall be used where an item is being re-presented in accordance with Rule H1.

## 5.71.6 CategoryPurpose

XML Tag: CtgPurp

Presence: [0..1]

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

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

The **CtgPurp** block contains the following elements (see datatype "CategoryPurpose1Choice 1" on page 34 for details)

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

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

## Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInfoInformation/Category-Purpose

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

- on pacs.003.001.06/DirectDebitTransactionInformation/PaymentTypeInfoInformation/Category-Purpose

- CPA\_CategoryPurpose\_Guideline:

This element must contain a valid Transaction Code as provided in CPA Standard 007.

## 5.72 PersonIdentification5

Definition: Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		139
	Other	<Othr>		[0..*]		139

Used in element(s)

"PrivateIdentification" on page 122, "PrivateIdentification" on page 121

## 5.72.1 DateAndPlaceOfBirth

XML Tag: DtAndPlcOfBirth

Presence: [0..1]

Definition: Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "[DateAndPlaceOfBirth](#)" on page 52 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]		52
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		52
	CityOfBirth	<CityOfBirth>		[1..1]		52
	CountryOfBirth	<CtryOfBirth>		[1..1]		52

## 5.72.2 Other

XML Tag: Othr

Presence: [0..\*]

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

The **Othr** block contains the following elements (see datatype "[GenericPersonIdentification1](#)" on page 105 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]		106
	SchemeName	<SchmeNm>		[0..1]		106
	Issuer	<Issr>		[0..1]		106

## 5.73 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		140
	Proprietary	<Prtry>	Or}	[1..1]		140

**Used in element(s)**

["SchemeName" on page 106](#)

### 5.73.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalPersonIdentification1Code" on page 199](#)

### 5.73.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 206](#)

## 5.74 PostalAddress6

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		141
	Department	<Dept>		[0..1]		141
	SubDepartment	<SubDept>		[0..1]		141
	StreetName	<StrtNm>		[0..1]		142
	BuildingNumber	<BldgNb>		[0..1]		142
	PostCode	<PstCd>		[0..1]		142
	TownName	<TwnNm>		[0..1]		142
	CountrySubDivision	<CtrySubDvsn>		[0..1]		142
	Country	<Ctry>		[0..1]		142
	AddressLine	<AdrLine>		[0..7]		143

#### Used in element(s)

["Address" on page 117](#), ["PostalAddress" on page 87](#), ["PostalAddress" on page 89](#), ["PostalAddress" on page 126](#), ["PostalAddress" on page 92](#), ["PostalAddress" on page 129](#), ["PostalAddress" on page 85](#), ["PostalAddress" on page 28](#), ["PostalAddress" on page 123](#)

## 5.74.1 AddressType

*XML Tag:* AdrTp

*Presence:* [0..1]

*Definition:* Identifies the nature of the postal address.

*Datatype:* ["AddressType2Code" on page 181](#)

## 5.74.2 Department

*XML Tag:* Dept

*Presence:* [0..1]

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

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

## 5.74.3 SubDepartment

*XML Tag:* SubDept

*Presence:* [0..1]

*Definition:* Identification of a sub-division of a large organisation or building.

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

## 5.74.4 StreetName

*XML Tag:* StrtNm

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max70Text" on page 207

## 5.74.5 BuildingNumber

*XML Tag:* BldgNb

*Presence:* [0..1]

*Definition:* Number that identifies the position of a building on a street.

*Datatype:* "Max16Text" on page 205

## 5.74.6 PostCode

*XML Tag:* PstCd

*Presence:* [0..1]

*Definition:* Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

*Datatype:* "Max16Text" on page 205

## 5.74.7 TownName

*XML Tag:* TwnNm

*Presence:* [0..1]

*Definition:* Name of a built-up area, with defined boundaries, and a local government.

*Datatype:* "Max35Text" on page 206

## 5.74.8 CountrySubDivision

*XML Tag:* CtrySubDvsn

*Presence:* [0..1]

*Definition:* Identifies a subdivision of a country such as state, region, county.

*Datatype:* "Max35Text" on page 206

## 5.74.9 Country

*XML Tag:* Ctry

*Presence:* [0..1]

*Definition:* Nation with its own government.

*Datatype:* "CountryCode" on page 190

## 5.74.10 AddressLine

*XML Tag:* AdrLine

*Presence:* [0..7]

*Definition:* Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		143
	Proprietary	<Prtry>	Or}	[1..1]		143

**Used in element(s)**

["Purpose" on page 74](#)

### 5.75.1 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](#)

### 5.75.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

*Definition:* Purpose, in a proprietary form.

*Datatype:* ["Max35Text" on page 206](#)

## 5.76 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]		144
	Number	<Nb>		[0..1]		144
	RelatedDate	<RltdDt>		[0..1]		144
	LineDetails	<LineDtIs>		[0..*]		144

#### Used in element(s)

["ReferredDocumentInformation" on page 161](#)

## 5.76.1 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 145](#) 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]		146
	Issuer	<Issr>		[0..1]		146

## 5.76.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: ["Max35Text" on page 206](#)

## 5.76.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: ["ISODate" on page 202](#)

## 5.76.4 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 80](#) 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..*]		80
	Description	<Desc>		[0..1]		81
	Amount	<Amt>		[0..1]		81

## 5.77 ReferredDocumentType3Choice

*Definition:* Specifies the type of the document referred in the remittance information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		145
	Proprietary	<Prtry>	Or}	[1..1]		145

**Used in element(s)**

["CodeOrProprietary"](#) on [page 146](#)

### 5.77.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Document type in a coded form.

*Datatype:* ["DocumentType6Code"](#) on [page 192](#)

### 5.77.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text"](#) on [page 206](#)

## 5.78 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]		146
	Issuer	<Issr>		[0..1]		146

Used in element(s)

"Type" on page 144

## 5.78.1 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 145 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]		145
	Proprietary	<Prtry>	Or}	[1..1]		145

## 5.78.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "[Max35Text](#)" on page 206

## 5.79 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]		147
	Country	<Ctry>		[0..1]		147

Used in element(s)

"Authority" on page 147

## 5.79.1 Name

*XML Tag:* Nm

*Presence:* [0..1]

*Definition:* Name of the entity requiring the regulatory reporting information.

*Datatype:* ["Max140Text" on page 204](#)

## 5.79.2 Country

*XML Tag:* Ctry

*Presence:* [0..1]

*Definition:* Country of the entity that requires the regulatory reporting information.

*Datatype:* ["CountryCode" on page 190](#)

## 5.80 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]		147
	Authority	<Authrty>		[0..1]		147
	Details	<Dtls>		[0..*]		148

### Used in element(s)

["RegulatoryReporting" on page 75](#)

## 5.80.1 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](#)

## 5.80.2 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 146 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]		147
	Country	<Ctry>		[0..1]		147

### 5.80.3 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 159 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]		159
	Date	<Dt>		[0..1]		159
	Country	<Ctry>		[0..1]		159
	Code	<Cd>		[0..1]		160
	Amount	<Amt>		[0..1]		160
	Information	<Inf>		[0..*]		160

### 5.81 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]		149
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		149
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		149
	TaxAmount	<TaxAmt>		[0..*]		149
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		150
	RemittedAmount	<RmtdAmt>		[0..1]		150

**Used in element(s)**

["ReferredDocumentAmount" on page 161](#)

## 5.81.1 DuePayableAmount

*XML Tag:* DuePyblAmt

*Presence:* [0..1]

*Definition:* Amount specified is the exact amount due and payable to the creditor.

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 180](#)

## 5.81.2 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 77](#) 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]		77
	Amount	<Amt>		[1..1]		77

## 5.81.3 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 180](#)

## 5.81.4 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 166](#) 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]		166
	Amount	<Amt>		[1..1]		167

## 5.81.5 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 78](#) 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]		78
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		79
	Reason	<Rsn>		[0..1]		79
	AdditionalInformation	<AddtlInf>		[0..1]		79

## 5.81.6 RemittedAmount

*XML Tag:* RmtdAmt

*Presence:* [0..1]

*Definition:* Amount of money remitted for the referred document.

*Datatype:* "[ActiveOrHistoricCurrencyAndAmount](#)" on [page 180](#)

## 5.82 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]		151
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		151
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		151
	TaxAmount	<TaxAmt>		[0..*]		152
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		152
	RemittedAmount	<RmtdAmt>		[0..1]		152

#### Used in element(s)

"Amount" on page 81

## 5.82.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 180

## 5.82.2 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 77 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]		77
	Amount	<Amt>		[1..1]		77

## 5.82.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 180



## 5.82.4 TaxAmount

*XML Tag:* TaxAmt

*Presence:* [0..\*]

*Definition:* Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype "[TaxAmountAndType1](#)" 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
	Type	<Tp>		[0..1]		166
	Amount	<Amt>		[1..1]		167

## 5.82.5 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 78 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]		78
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		79
	Reason	<Rsn>		[0..1]		79
	AdditionalInformation	<AddtlInf>		[0..1]		79

## 5.82.6 RemittedAmount

*XML Tag:* RmtdAmt

*Presence:* [0..1]

*Definition:* Amount of money remitted.

*Datatype:* "[ActiveOrHistoricCurrencyAndAmount](#)" on page 180

## 5.83 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]	153
	Structured	<Strd>		[0..*]	R[0..100000]	153

**Used in element(s)**

"RemittanceInformation" on page 76

## 5.83.1 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 204

**Usage Guideline details**

- on pacs.003.001.06/DirectDebitTransactionInformation/RemittanceInformation/Unstructured  
*This element has change repeatability, the maximum occurrence has been changed to : 1*

## 5.83.2 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 160 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]	161
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		161
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		162
	Invoicer	<Invcr>		[0..1]		162
	Invoicee	<Invcee>		[0..1]		162
	TaxRemittance	<TaxRmt>		[0..1]		163
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		163
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		164

#### Usage Guideline details

- on pacs.003.001.06/DirectDebitTransactionInformation/RemittanceInformation/Structured  
*This element has change repeatability, the maximum occurrence has been changed to : 100000*

## 5.84 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]		154
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		155

#### Used in element(s)

"[RelatedRemittanceInformation](#)" on page 75

### 5.84.1 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 206

## 5.84.2 RemittanceLocationDetails

*XML Tag:* RmtLctnDtIs

*Presence:* [0..\*]

*Definition:* Set of elements used to provide information on the location and/or delivery of the remittance information.

The **RmtLctnDtIs** block contains the following elements (see datatype "RemittanceLocationDetails1" 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
	Method	<Mtd>		[1..1]		155
	ElectronicAddress	<ElctrcAdr>		[0..1]		155
	PostalAddress	<PstlAdr>		[0..1]		156

## 5.85 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]		155
	ElectronicAddress	<ElctrcAdr>		[0..1]		155
	PostalAddress	<PstlAdr>		[0..1]		156

**Used in element(s)**

"RemittanceLocationDetails" on page 155

### 5.85.1 Method

*XML Tag:* Mtd

*Presence:* [1..1]

*Definition:* Method used to deliver the remittance advice information.

*Datatype:* "RemittanceLocationMethod2Code" on page 211

### 5.85.2 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

## 5.85.3 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 117 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]		117
	Address	<Adr>		[1..1]		117

## 5.86 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]		156
	Proprietary	<Prtry>	Or}	[1..1]		156

**Used in element(s)**

["ServiceLevel"](#) on page 136, ["ServiceLevel"](#) on page 134

### 5.86.1 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

### 5.86.2 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 206

## 5.87 SettlementInstruction2\_\_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]		157
	SettlementAccount	<SttlmAcct>		[0..1]	🚫	158
	ClearingSystem	<ClrSys>		[0..1]	M ⚠	158

## Rules

### R12 SettlementMethodAgentRule ✓

If SettlementMethod is equal to INDA or INGA, then ClearingSystem is 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.003.001.06/GroupHeader/SettlementInformation/SettlementMethodAgentRule) is removed.

### R13 SettlementMethodClearingRule ✓

If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is 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.003.001.06/GroupHeader/SettlementInformation/SettlementMethodClearingRule) is removed.

#### Used in element(s)

["SettlementInformation" on page 110](#)

## 5.87.1 SettlementMethod

*XML Tag:* SttlmMtd

*Presence:* [1..1]

*Definition:* Method used to settle the (batch of) payment instructions.

*Datatype:* ["SettlementMethod2Code" on page 214](#)

## 5.87.2 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 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		29
	Type	<Tp>		[0..1]		30
	Currency	<Ccy>		[0..1]		30
	Name	<Nm>		[0..1]		30

### Usage Guideline details

- This element(pacs.003.001.06/GroupHeader/SettlementInformation/SettlementAccount) is removed.

## 5.87.3 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 36 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	🚫	36
	Proprietary	<Prtry>	Or}	[1..1]		37

### Usage Guideline details

- on pacs.003.001.06/GroupHeader/SettlementInformation/ClearingSystem  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on pacs.003.001.06/GroupHeader/SettlementInformation/ClearingSystem
  - CPA\_ClearingSystemRule:

All transactions shall bear the appropriate currency (CAD or USD) for the clearing system.

**If**  
If CurrencyAmount is USD

**Then**  
Code must be UBE

**Else**  
ACS

## 5.88 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]		159
	Date	<Dt>		[0..1]		159
	Country	<Ctry>		[0..1]		159
	Code	<Cd>		[0..1]		160
	Amount	<Amt>		[0..1]		160
	Information	<Inf>		[0..*]		160

**Used in element(s)**

"Details" on page 148

### 5.88.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

*Definition:* Specifies the type of the information supplied in the regulatory reporting details.

*Datatype:* "Max35Text" on page 206

### 5.88.2 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date related to the specified type of regulatory reporting details.

*Datatype:* "ISODate" on page 202

### 5.88.3 Country

*XML Tag:* Ctry



*Presence:* [0..1]

*Definition:* Country related to the specified type of regulatory reporting details.

*Datatype:* "CountryCode" on page 190

## 5.88.4 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

## 5.88.5 Amount

*XML Tag:* Amt

*Presence:* [0..1]

*Definition:* Amount of money to be reported for regulatory and statutory requirements.

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 180

## 5.88.6 Information

*XML Tag:* Inf

*Presence:* [0..\*]

*Definition:* Additional details that cater for specific domestic regulatory requirements.

*Datatype:* "Max35Text" on page 206

## 5.89 StructuredRemittanceInformation13

*Definition:* Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]	R[0..1]	161
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		161
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		162
	Invoicer	<Invcr>		[0..1]		162
	Invoicee	<Invcee>		[0..1]		162
	TaxRemittance	<TaxRmt>		[0..1]		163
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		163
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		164

Used in element(s)

["Structured" on page 153](#)

## 5.89.1 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 143 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]		144
	Number	<Nb>		[0..1]		144
	RelatedDate	<RltdDt>		[0..1]		144
	LineDetails	<LineDtls>		[0..*]		144

### Usage Guideline details

- on [pacs.003.001.06/DirectDebitTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation](#)  
*This element has change repeatability, the maximum occurrence has been changed to : 1*

## 5.89.2 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 148 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]		149
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		149
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		149
	TaxAmount	<TaxAmt>		[0..*]		149
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		150
	RemittedAmount	<RmtdAmt>		[0..1]		150

## 5.89.3 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 49 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]		50
	Reference	<Ref>		[0..1]		50

## 5.89.4 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 123 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

## 5.89.5 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 123 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]		123
	PostalAddress	<PstlAdr>		[0..1]		123
	Identification	<Id>		[0..1]		124
	CountryOfResidence	<CtryOfRes>		[0..1]		124
	ContactDetails	<CtctDtls>		[0..1]		124

## 5.89.6 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 168 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]		169
	Debtor	<Dbtr>		[0..1]		169
	UltimateDebtor	<UltmtDbtr>		[0..1]		170
	AdministrationZone	<AdmstnZone>		[0..1]		170
	ReferenceNumber	<RefNb>		[0..1]		170
	Method	<Mtd>		[0..1]		170
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		171
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		171
	Date	<Dt>		[0..1]		171
	SequenceNumber	<SeqNb>		[0..1]		171
	Record	<Rcrd>		[0..*]		171

## 5.89.7 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 95 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]		96
	Garnishee	<Grnshee>		[0..1]		96
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		96
	ReferenceNumber	<RefNb>		[0..1]		97
	Date	<Dt>		[0..1]		97
	RemittedAmount	<RmtdAmt>		[0..1]		97
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrnclnd>		[0..1]		97
	EmployeeTerminationIndicator	<MplyeeTermntnclnd>		[0..1]		97

## 5.89.8 AdditionalRemittanceInformation

*XML Tag:* AddtlRmtInf

*Presence:* [0..3]

*Definition:* Additional information, in free text form, to complement the structured remittance information.

*Datatype:* "[Max140Text](#)" on page 204

## 5.90 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]		165
	Envelope	<Envlp>		[1..1]		165

### Rules

#### R29 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 13, ["SupplementaryData"](#) on page 76

## 5.90.1 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](#)

## 5.90.2 Envelope

*XML Tag:* Envlp

*Presence:* [1..1]

*Definition:* Technical element wrapping the supplementary data.

## 5.91 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]		165
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		165
	TotalAmount	<TtlAmt>		[0..1]		166
	Details	<Dtls>		[0..*]		166

**Used in element(s)**

["TaxAmount" on page 177](#)

### 5.91.1 Rate

*XML Tag:* Rate

*Presence:* [0..1]

*Definition:* Rate used to calculate the tax.

*Datatype:* ["PercentageRate" on page 208](#)

### 5.91.2 TaxableBaseAmount

*XML Tag:* TaxblBaseAmt

*Presence:* [0..1]

*Definition:* Amount of money on which the tax is based.

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 180](#)

## 5.91.3 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 180

## 5.91.4 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 177 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		178
	Amount	<Amt>		[1..1]		178

## 5.92 TaxAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		166
	Amount	<Amt>		[1..1]		167

Used in element(s)

"TaxAmount" on page 149, "TaxAmount" on page 152

### 5.92.1 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 167 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]		167
	Proprietary	<Prtry>	Or}	[1..1]		167

## 5.92.2 Amount

*XML Tag:* Amt

*Presence:* [1..1]

*Definition:* Amount of money, which has been typed.

*Datatype:* "[ActiveOrHistoricCurrencyAndAmount](#)" on page 180

## 5.93 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]		167
	Proprietary	<Prtry>	Or}	[1..1]		167

**Used in element(s)**

["Type"](#) on page 166

### 5.93.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "[ExternalTaxAmountType1Code](#)" on page 200

### 5.93.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* "[Max35Text](#)" on page 206



## 5.94 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]		168
	Name	<Nm>		[0..1]		168

### Used in element(s)

"Authorisation" on page 174

### 5.94.1 Title

*XML Tag:* Titl

*Presence:* [0..1]

*Definition:* Title or position of debtor or the debtor's authorised representative.

*Datatype:* "Max35Text" on page 206

### 5.94.2 Name

*XML Tag:* Nm

*Presence:* [0..1]

*Definition:* Name of the debtor or the debtor's authorised representative.

*Datatype:* "Max140Text" on page 204

## 5.95 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]		169
	Debtor	<Dbtr>		[0..1]		169
	UltimateDebtor	<UltmtDbtr>		[0..1]		170
	AdministrationZone	<AdmstnZone>		[0..1]		170
	ReferenceNumber	<RefNb>		[0..1]		170
	Method	<Mtd>		[0..1]		170
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		171
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		171
	Date	<Dt>		[0..1]		171
	SequenceNumber	<SeqNb>		[0..1]		171
	Record	<Rcrd>		[0..*]		171

Used in element(s)

"TaxRemittance" on page 163

## 5.95.1 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 172 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]		172
	RegistrationIdentification	<RegnId>		[0..1]		172
	TaxType	<TaxTp>		[0..1]		173

## 5.95.2 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 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]		173
	Authorisation	<Authstn>		[0..1]		174

### 5.95.3 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 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]		173
	Authorisation	<Authstn>		[0..1]		174

### 5.95.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "[Max35Text](#)" on page 206

### 5.95.5 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "[Max140Text](#)" on page 204

### 5.95.6 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 206

## 5.95.7 TotalTaxableBaseAmount

*XML Tag:* TtlTaxblBaseAmt

*Presence:* [0..1]

*Definition:* Total amount of money on which the tax is based.

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 180

## 5.95.8 TotalTaxAmount

*XML Tag:* TtlTaxAmt

*Presence:* [0..1]

*Definition:* Total amount of money as result of the calculation of the tax.

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 180

## 5.95.9 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date by which tax is due.

*Datatype:* "ISODate" on page 202

## 5.95.10 SequenceNumber

*XML Tag:* SeqNb

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* "Number" on page 208

## 5.95.11 Record

*XML Tag:* Rcrd

*Presence:* [0..\*]

*Definition:* Record of tax details.

The **Rcrd** block contains the following elements (see datatype "[TaxRecord1](#)" 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
	Type	<Tp>		[0..1]		175
	Category	<Ctgy>		[0..1]		176
	CategoryDetails	<CtgyDtls>		[0..1]		176
	DebtorStatus	<DbtrSts>		[0..1]		176
	CertificateIdentification	<CertId>		[0..1]		176
	FormsCode	<FrmsCd>		[0..1]		176
	Period	<Prd>		[0..1]		176
	TaxAmount	<TaxAmt>		[0..1]		177
	AdditionalInformation	<AddtlInf>		[0..1]		177

## 5.96 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]		172
	RegistrationIdentification	<RegnId>		[0..1]		172
	TaxType	<TaxTp>		[0..1]		173

**Used in element(s)**

"[Creditor](#)" on page 169

### 5.96.1 TaxIdentification

*XML Tag:* TaxId

*Presence:* [0..1]

*Definition:* Tax identification number of the creditor.

*Datatype:* "[Max35Text](#)" on page 206

### 5.96.2 RegistrationIdentification

*XML Tag:* RegnId

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 206](#)

### 5.96.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 206](#)

## 5.97 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]		173
	RegistrationIdentification	<RegnId>		[0..1]		173
	TaxType	<TaxTp>		[0..1]		173
	Authorisation	<Authstn>		[0..1]		174

Used in element(s)

["Debtor" on page 169](#), ["UltimateDebtor" on page 170](#)

### 5.97.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: ["Max35Text" on page 206](#)

### 5.97.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 206](#)

### 5.97.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 206](#)

## 5.97.4 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 168 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]		168
	Name	<Nm>		[0..1]		168

## 5.98 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]		174
	Type	<Tp>		[0..1]		174
	FromToDate	<FrToDt>		[0..1]		175

**Used in element(s)**

["Period"](#) on page 178, ["Period"](#) on page 176

### 5.98.1 Year

*XML Tag:* Yr

*Presence:* [0..1]

*Definition:* Year related to the tax payment.

*Datatype:* ["ISODate"](#) on page 202

### 5.98.2 Type

*XML Tag:* Tp

*Presence:* [0..1]

*Definition:* Identification of the period related to the tax payment.

*Datatype:* ["TaxRecordPeriod1Code"](#) on page 215

## 5.98.3 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 53 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]		53
	ToDate	<ToDt>		[1..1]		53

## 5.99 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]		175
	Category	<Ctgy>		[0..1]		176
	CategoryDetails	<CtgyDtls>		[0..1]		176
	DebtorStatus	<DbtrSts>		[0..1]		176
	CertificateIdentification	<CertId>		[0..1]		176
	FormsCode	<FrmsCd>		[0..1]		176
	Period	<Prd>		[0..1]		176
	TaxAmount	<TaxAmt>		[0..1]		177
	AdditionalInformation	<AddtlInf>		[0..1]		177

Used in element(s)

["Record"](#) on page 171

### 5.99.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "[Max35Text](#)" on page 206



## 5.99.2 Category

*XML Tag:* CtgY

*Presence:* [0..1]

*Definition:* Specifies the tax code as published by the tax authority.

*Datatype:* "Max35Text" on page 206

## 5.99.3 CategoryDetails

*XML Tag:* CtgYDtIs

*Presence:* [0..1]

*Definition:* Provides further details of the category tax code.

*Datatype:* "Max35Text" on page 206

## 5.99.4 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 206

## 5.99.5 CertificateIdentification

*XML Tag:* CertId

*Presence:* [0..1]

*Definition:* Identification number of the tax report as assigned by the taxing authority.

*Datatype:* "Max35Text" on page 206

## 5.99.6 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 206

## 5.99.7 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 174 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]		174
	Type	<Tp>		[0..1]		174
	FromToDate	<FrToDt>		[0..1]		175

## 5.99.8 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 165 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]		165
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		165
	TotalAmount	<TtlAmt>		[0..1]		166
	Details	<Dtls>		[0..*]		166

## 5.99.9 AdditionalInformation

*XML Tag:* Addtllnf

*Presence:* [0..1]

*Definition:* Further details of the tax record.

*Datatype:* "[Max140Text](#)" on page 204

## 5.100 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]		178
	Amount	<Amt>		[1..1]		178

**Used in element(s)**

["Details" on page 166](#)

**5.100.1 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 174 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]		174
	Type	<Tp>		[0..1]		174
	FromToDate	<FrToDt>		[0..1]		175

**5.100.2 Amount**

*XML Tag:* Amt

*Presence:* [1..1]

*Definition:* Underlying tax amount related to the specified period.

*Datatype:* "[ActiveOrHistoricCurrencyAndAmount](#)" on page 180

## 6 Message Datatypes

**Note** The following chapter identifies the datatypes that are used in the FIToFICustomerDirect-DebitV06 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 179

#### Format

minInclusive	0
totalDigits	18
fractionDigits	5

#### Rules

##### R10 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 110

### 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****R11 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 179

## 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 181

**Format**

minInclusive	0
totalDigits	18
fractionDigits	5

**Rules****R24 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 78, "Amount" on page 178, "Amount" on page 77, "Amount" on page 167, "Amount" on page 160, "Amount" on page 35, "CreditNoteAmount" on page 149, "CreditNoteAmount" on

[page 151](#), ["DuePayableAmount" on page 149](#), ["DuePayableAmount" on page 151](#), ["InstructedAmount" on page 63](#), ["RemittedAmount" on page 150](#), ["RemittedAmount" on page 97](#), ["RemittedAmount" on page 152](#), ["TaxableBaseAmount" on page 165](#), ["TotalAmount" on page 166](#), ["TotalTaxAmount" on page 171](#), ["TotalTaxableBaseAmount" on page 171](#)

## 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

#### R25 ActiveOrHistoricCurrency ✓

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

### Used in element(s)

["Currency" on page 32](#), ["Currency" on page 30](#)

### Used in attribute(s)

["ActiveOrHistoricCurrencyAndAmount" on page 180](#)

## 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 141](#)

**Restricts**

["AddressTypeCode" on page 182](#)

## 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 181](#)

## 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

#### R27 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 119, "AnyBIC" on page 118

## 6.9 Authorisation1Code

*Definition:* Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

*Type:* Code

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.



**Used in element(s)**

["Code" on page 21](#)

**Restricts**

["AuthorisationCode" on page 184](#)

## 6.10 AuthorisationCode

*Definition:* Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

*Type:* Code

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

**Is restricted by**

["Authorisation1Code" on page 183](#)

## 6.11 BICFIIdentifier

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

*Type:* IdentifierSet

**Format**

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rules****R14 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 86](#), ["BICFI" on page 88](#), ["BICFI" on page 91](#), ["BICFI" on page 84](#)

## 6.12 BaseOneRate

*Definition:* Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%.

*Type:* Rate

**Format**

totalDigits	11
fractionDigits	10

**Used in element(s)**

["ExchangeRate" on page 64](#)

## 6.13 BatchBookingIndicator

*Definition:* Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

*Type:* Indicator

*Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

*Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

**Used in element(s)**

["BatchBooking" on page 109](#)

## 6.14 CPACountryCode

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Code

**Format**

length	3
--------	---

Code	Name	Definition
CAD	CandianDollar	
USD	USDollar	

**Used in attribute(s)**

"CPA\_Amount" on page 186

## 6.15 CPA\_Amount

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
CPA_CurrencyCode	Ccy	"CPACountryCode" on page 185

**Format**

maxInclusive	999999999.99
totalDigits	11
fractionDigits	2

**Used in element(s)**

"InterbankSettlementAmount" on page 62

## 6.16 CPA\_CashClearingSystemCode

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Code

**Format**

length	3
--------	---

Code	Name	Definition
ACS	AutomatedClearingSettlementSystem	Used to clear Canadian dollar Direct Deposit, Pre-Authorised Debits and Bill Payment transactions.
UBE	USBulkExchange	Used to clear US dollar Direct Deposit and Pre-Authorised Debit transactions.

**Used in element(s)**

["Proprietary" on page 37](#)

## 6.17 CPA\_Exact35Text

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Text

**Format**

length 35

**Used in element(s)**

["TransactionIdentification" on page 132](#)

## 6.18 CPA\_Exact9NumericText

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Text

**Format**

length 9

**Used in element(s)**

["MemberIdentification" on page 41](#), ["MessageIdentification" on page 107](#)

## 6.19 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 46](#)

## 6.20 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 132

## 6.21 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> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/DirectDebitTransactionInformation/ChargeBearer/BorneByCreditor) is removed.</li> </ul>
DEBT	BorneByDebtor	<p>All transaction charges are to be borne by the debtor.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/DirectDebitTransactionInformation/ChargeBearer/BorneByDebtor) is removed.</li> </ul>
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</p>

Code	Name	Definition
		<p>receiver side are to be borne by the debtor.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/DirectDebitTransactionInformation/ChargeBearer/Shared) is removed.</li> </ul>
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 64](#)

**Restricts**

["ChargeBearerTypeCode" on page 189](#)

## 6.22 ChargeBearerTypeCode

*Definition:* Specifies which party(ies) will pay charges due for processing of the instruction.

*Type:* Code

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

**Is restricted by**

["ChargeBearerType1Code" on page 188](#)

## 6.23 ClearingChannel2Code

*Definition:* Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

*Type:* Code

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

### Used in element(s)

"ClearingChannel" on page 136, "ClearingChannel" on page 134

### Restricts

"ClearingChannelCode" on page 190

## 6.24 ClearingChannelCode

*Definition:* Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

*Type:* Code

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

### Is restricted by

"ClearingChannel2Code" on page 190

## 6.25 CountryCode

*Definition:* Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

*Type:* Code

**Format**

pattern [A-Z]{2,2}

**Rules****R26 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 142](#), ["Country" on page 147](#), ["Country" on page 159](#), ["CountryOfBirth" on page 52](#), ["CountryOfResidence" on page 127](#), ["CountryOfResidence" on page 130](#), ["CountryOfResidence" on page 124](#)

## 6.26 CreditDebitCode

*Definition:* Specifies if an operation is an increase or a decrease.

*Type:* Code

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

**Used in element(s)**

["CreditDebitIndicator" on page 79](#)

**Restricts**

["AmountDirectionCode" on page 182](#)

## 6.27 DecimalNumber

*Definition:* Number of objects represented as a decimal number, eg, 0.75 or 45.6.

*Type:* Quantity

**Format**

totalDigits 18  
fractionDigits 17

**Used in element(s)**

["ControlSum" on page 109](#), ["CountPerPeriod" on page 95](#)



## 6.28 DocumentType3Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* Code

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

**Used in element(s)**

"Code" on page 50

**Restricts**

"DocumentTypeCode" on page 193

## 6.29 DocumentType6Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* Code

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.

Code	Name	Definition
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 145](#)

**Restricts**

["DocumentTypeCode" on page 193](#)

## 6.30 DocumentTypeCode

*Definition:* Specifies a type of financial or commercial document.

*Type:* Code

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.

Code	Name	Definition
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

## 6.31 Exact3NumericText

*Definition:* Specifies a numeric string with an exact length of 3 digits.

*Type:* Text

**Format**

pattern [0-9]{3}

**Used in element(s)**

"Proprietary" on page 34

## 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](http://www.iso20022.org).

*Type:* Code

### Format

minLength	1
maxLength	4

### Used in element(s)

["Code" on page 16](#)

## 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](http://www.iso20022.org).

*Type:* Code

### Format

minLength	1
maxLength	4

### Used in element(s)

["Code" on page 33](#)

## 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](http://www.iso20022.org).

*Type:* Code

### Format

minLength	1
maxLength	3

**Used in element(s)**

["Code" on page 36](#)

## 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](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	4

**Used in element(s)**

["Code" on page 34](#), ["Code" on page 33](#)

## 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](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	5

**Used in element(s)**

["Code" on page 36](#)

## 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](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	4

**Used in element(s)**

"Code" on page 78

## 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 83

## 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](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	4

**Used in element(s)**

"Code" on page 83

## 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 99

## 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](http://www.iso20022.org).

*Type:* Code

### Format

minLength	1
maxLength	35

### Used in element(s)

["Code" on page 112](#)

## 6.42 ExternalMandateSetupReason1Code

*Definition:* Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* Code

### Format

minLength	1
maxLength	4

### Used in element(s)

["Code" on page 116](#)

### Restricts

["ExternalMandateSetupReasonCode" on page 198](#)

## 6.43 ExternalMandateSetupReasonCode

*Definition:* Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* Code

### Format

minLength	1
-----------	---

---

maxLength	4
-----------	---

**Is restricted by**

"ExternalMandateSetupReason1Code" on page 198

## 6.44 ExternalOrganisationIdentification1Code

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	4

**Used in element(s)**

"Code" on page 120

## 6.45 ExternalPersonIdentification1Code

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	4

**Used in element(s)**

"Code" on page 140

## 6.46 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](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	4

**Used in element(s)**

"Code" on page 143

## 6.47 ExternalServiceLevel1Code

*Definition:* Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	4

**Used in element(s)**

"Code" on page 156

## 6.48 ExternalTaxAmountType1Code

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* Code

**Format**

minLength	1
maxLength	4

**Used in element(s)**

"Code" on page 167

## 6.49 Frequency6Code

*Definition:* Specifies the regularity of an event.

*Type:* Code

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
FRTN	Fortnightly	Event takes place every two weeks.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

### Used in element(s)

["Type" on page 94](#), ["Type" on page 95](#)

### Restricts

["FrequencyCode" on page 201](#)

## 6.50 FrequencyCode

*Definition:* Specifies the regularity of an event.

*Type:* Code

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
FRTN	Fortnightly	Event takes place every two weeks.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.

Code	Name	Definition
NEVR	Never	Event does never take place.
OVNG	Overnight	Event takes place overnight.
QURT	Quarterly	Event takes place every three months or four times a year.
RATE	Rate	Event takes place based on a change of a rate.
TEND	TenDays	Event takes place every ten business days.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

**Is restricted by**

"Frequency6Code" on page 201

## 6.51 IBAN2007Identifier

*Definition:* An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616:2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

*Type:* IdentifierSet

**Format**

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Rules****R28 IBAN ✓**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

**Used in element(s)**

"IBAN" on page 15, "IBAN" on page 14

## 6.52 ISODate

*Definition:* A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

*Type:* Date

**Used in element(s)**

["BirthDate"](#) on page 52, ["Date"](#) on page 159, ["Date"](#) on page 97, ["Date"](#) on page 171, ["DateOfSignature"](#) on page 114, ["FinalCollectionDate"](#) on page 115, ["FirstCollectionDate"](#) on page 115, ["FromDate"](#) on page 53, ["InterbankSettlementDate"](#) on page 110, ["InterbankSettlementDate"](#) on page 63, ["OriginalFinalCollectionDate"](#) on page 20, ["PreNotificationDate"](#) on page 55, ["RelatedDate"](#) on page 80, ["RelatedDate"](#) on page 144, ["RequestedCollectionDate"](#) on page 65, ["ToDate"](#) on page 53, ["Year"](#) on page 174

## 6.53 ISODateTime

*Definition:* A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* DateTime

**Used in element(s)**

["CreationDateTime"](#) on page 108

## 6.54 Max1025Text

*Definition:* Specifies a character string with a maximum length of 1025 characters.

*Type:* Text

**Format**

minLength	1
maxLength	1025

**Used in element(s)**

["ElectronicSignature"](#) on page 115

## 6.55 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 160, "Identification" on page 104, "MemberIdentification" on page 38

## 6.56 Max128Text

*Definition:* Specifies a character string with a maximum length of 128 characters.

*Type:* Text

### Format

minLength	1
maxLength	128

### Used in element(s)

"Proprietary" on page 22

## 6.57 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 101

## 6.58 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 79, "AdditionalInformation" on page 177, "AdditionalRemittanceInformation" on page 164, "Name" on page 86, "Name" on page 89, "Name" on page 125, "Name" on page 92, "Name" on page 128, "Name" on page 84, "Name" on page 28, "Name" on page 43, "Name" on page 123, "Name" on page 117, "Name" on page 168, "Name" on page 147, "ReferenceNumber" on page 97, "ReferenceNumber" on page 170, "Unstructured" on page 153

## 6.59 Max15NumericText

*Definition:* Specifies a numeric string with a maximum length of 15 digits.

*Type:* Text

**Format**

pattern	[0-9]{1,15}
---------	-------------

**Used in element(s)**

"NumberOfTransactions" on page 109

## 6.60 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 142, "PostCode" on page 142

## 6.61 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 81, "ElectronicAddress" on page 155, "EmailAddress" on page 46, "EmailAddress" on page 49, "EmailAddress" on page 44

## 6.62 Max30Text

*Definition:* Specifies a character string with a maximum length of 30 characters.

*Type:* Text

### Format

maxLength 30

### Used in element(s)

"Name" on page 45, "Name" on page 47

## 6.63 Max34Text

*Definition:* Specifies a character string with a maximum length of 34 characters.

*Type:* Text

### Format

minLength 1  
maxLength 34

### Used in element(s)

"Identification" on page 100

## 6.64 Max350Text

*Definition:* Specifies a character string with a maximum length of 350 characters.

*Type:* Text

### Format

minLength 1  
maxLength 350

### Used in element(s)

"PlaceAndName" on page 165

## 6.65 Max35Text

*Definition:* Specifies a character string with a maximum length of 35 characters.

*Type:* Text

### Format

minLength 1  
maxLength 35

**Used in element(s)**

["AdministrationZone"](#) on page 170, ["Category"](#) on page 176, ["CategoryDetails"](#) on page 176, ["CertificateIdentification"](#) on page 176, ["CityOfBirth"](#) on page 52, ["ClearingSystemReference"](#) on page 133, ["CountrySubDivision"](#) on page 142, ["DebtorStatus"](#) on page 176, ["FormsCode"](#) on page 176, ["Identification"](#) on page 102, ["Identification"](#) on page 28, ["Identification"](#) on page 103, ["Identification"](#) on page 106, ["Information"](#) on page 160, ["InstructionIdentification"](#) on page 131, ["Issuer"](#) on page 105, ["Issuer"](#) on page 102, ["Issuer"](#) on page 103, ["Issuer"](#) on page 100, ["Issuer"](#) on page 104, ["Issuer"](#) on page 106, ["Issuer"](#) on page 51, ["Issuer"](#) on page 82, ["Issuer"](#) on page 98, ["Issuer"](#) on page 146, ["MandatIdentification"](#) on page 114, ["MemberIdentification"](#) on page 38, ["Method"](#) on page 170, ["Number"](#) on page 80, ["Number"](#) on page 144, ["OriginalMandatIdentification"](#) on page 17, ["Other"](#) on page 49, ["Other"](#) on page 44, ["PreNotificationIdentification"](#) on page 55, ["Proprietary"](#) on page 36, ["Proprietary"](#) on page 83, ["Proprietary"](#) on page 16, ["Proprietary"](#) on page 33, ["Proprietary"](#) on page 120, ["Proprietary"](#) on page 140, ["Proprietary"](#) on page 143, ["Proprietary"](#) on page 51, ["Proprietary"](#) on page 78, ["Proprietary"](#) on page 167, ["Proprietary"](#) on page 156, ["Proprietary"](#) on page 113, ["Proprietary"](#) on page 34, ["Proprietary"](#) on page 83, ["Proprietary"](#) on page 99, ["Proprietary"](#) on page 145, ["ProvinceOf-Birth"](#) on page 52, ["Reference"](#) on page 50, ["RegistrationIdentification"](#) on page 172, ["RegistrationIdentification"](#) on page 173, ["RemittanceIdentification"](#) on page 154, ["TaxIdentification"](#) on page 172, ["TaxIdentification"](#) on page 173, ["TaxType"](#) on page 173, ["TaxType"](#) on page 173, ["Title"](#) on page 168, ["TownName"](#) on page 142, ["Type"](#) on page 175, ["Type"](#) on page 159

## 6.66 Max4Text

*Definition:* Specifies a character string with a maximum length of 4 characters.

*Type:* Text

**Format**

minLength	1
maxLength	4

**Used in element(s)**

["Reason"](#) on page 79

## 6.67 Max5NumericText

*Definition:* Specifies a numeric string with a maximum length of 5 digits.

*Type:* Text

**Format**

pattern	[0-9]{1,5}
---------	------------

**Used in element(s)**

["MemberIdentification"](#) on page 40

## 6.68 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 143, "Department" on page 141, "Name" on page 32, "Name" on page 30, "Proprietary" on page 117, "StreetName" on page 142, "SubDepartment" on page 141

## 6.69 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 44, "NamePrefix" on page 47, "NamePrefix" on page 43

## 6.70 Number

*Definition:* Number of objects represented as an integer.

*Type:* Quantity

**Format**

totalDigits	18
fractionDigits	0

**Used in element(s)**

"SequenceNumber" on page 171

## 6.71 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 165](#)

## 6.72 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 46](#), ["FaxNumber" on page 48](#), ["FaxNumber" on page 44](#), ["MobileNumber" on page 45](#), ["MobileNumber" on page 48](#), ["MobileNumber" on page 43](#), ["PhoneNumber" on page 45](#), ["PhoneNumber" on page 48](#), ["PhoneNumber" on page 43](#)

## 6.73 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 136](#), ["InstructionPriority" on page 134](#)

**Restricts**

["PriorityCode" on page 210](#)

## 6.74 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 63](#)

**Restricts**

["PriorityCode" on page 210](#)

## 6.75 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](#)

## 6.76 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 147](#)

**Restricts**

["RegulatoryReportingTypeCode" on page 210](#)

## 6.77 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](#)

## 6.78 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.
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 155](#)

Restricts

["RemittanceLocationMethodCode" on page 211](#)

## 6.79 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](#)

## 6.80 SequenceType3Code

*Definition:* Specifies the type of the current transaction that belongs to a sequence of transactions.

*Type:* Code

Code	Name	Definition
FNAL	Final	<p>Final collection of a series of direct debit instructions.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/Direct-DebitTransactionInformation/PaymentTypeInformation/Sequence-Type/Final) is removed.</li> </ul>
FRST	First	<p>First collection of a series of direct debit instructions.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/Direct-DebitTransactionInformation/Pay-</li> </ul>

Code	Name	Definition
		<b>mentTypeInformation/Sequence-Type/First) is removed.</b>
OOFF	OneOff	<p>Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/Direct-DebitTransactionInformation/PaymentTypeInformation/Sequence-Type/OneOff) is removed.</li> </ul>
RCUR	Recurring	<p>Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/Direct-DebitTransactionInformation/PaymentTypeInformation/Sequence-Type/Recurring) is removed.</li> </ul>
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

**Used in element(s)**

["SequenceType" on page 137](#), ["SequenceType" on page 135](#)

**Restricts**

["SequenceTypeCode" on page 213](#)

## 6.81 SequenceTypeCode

*Definition:* Specifies the type of the current transaction that belongs to a sequence of transactions.

*Type:* Code

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First collection of a series of direct debit instructions.

Code	Name	Definition
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

Is restricted by

"SequenceType3Code" on page 212

## 6.82 SettlementMethod2Code

*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.
INDA	InstructedAgent	<p>Settlement is done by the agent instructed to execute a payment instruction.</p> <hr/> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/Group-Header/SettlementInformation/SettlementMethod/InstructedAgent) is removed.</li> </ul>
INGA	InstructingAgent	<p>Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.</p> <hr/> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.003.001.06/Group-Header/SettlementInformation/SettlementMethod/InstructingAgent) is removed.</li> </ul>

Used in element(s)

"SettlementMethod" on page 157

**Restricts**

["SettlementMethodCode" on page 215](#)

## 6.83 SettlementMethodCode

*Definition:* Specifies the method used to settle the payment instruction.

*Type:* Code

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.

**Is restricted by**

["SettlementMethod2Code" on page 214](#)

## 6.84 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.



Code	Name	Definition
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

**Used in element(s)**

"Type" on page 174

**Restricts**

"TaxRecordPeriodCode" on page 216

## 6.85 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.

Code	Name	Definition
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

**Is restricted by**

"TaxRecordPeriod1Code" on page 215

## 6.86 TrueFalseIndicator

*Definition:* A flag indicating a True or False value.

*Type:* Indicator

*Meaning When True:* True

*Meaning When False:* False

**Used in element(s)**

"AmendmentIndicator" on page 114, "EmployeeTerminationIndicator" on page 97, "FamilyMedicalInsuranceIndicator" on page 97

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