

## Usage Guideline

# RTR\_FIToFICustomerCreditTransfer- V08\_pacs.008.001.08

## RTR\_FINAL\_V1.2\_CoreMessages\_SR2019

This document describes a usage guideline restricting the base message **MX pacs.008.001.08**. You can also consult [this information online](#).

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## Message Functionality

### Overview

This document outlines the specifications for the RTR ISO 20022 FI To FI Customer Credit Transfer (Credit Transfer) message. Prior to reading this RTR ISO 20022 Message Specification, it is highly recommended to read the RTR ISO 20022 Message Specification Companion Document that is published alongside it since the Companion provides high-level context and an overview of the message portfolio and content.

#### RTR Usage:

This message will be sent from the Debtor Agent to the RTR Exchange to instruct a credit transfer. The RTR Exchange will also send this message to the Creditor Agent to complete the instruction of the credit transfer.

#### Scope

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

#### Usage

The FIToFICustomerCreditTransfer message is exchanged between agents and can contain one or more customer credit transfer instructions.

The FIToFICustomerCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction. The FIToFICustomerCreditTransfer message can be used in different ways:

- If the instructing agent and the instructed agent wish to use their direct account relationship in the currency of the transfer then the message contains both the funds for the customer transfer(s) as well as the payment details;
- If the instructing agent and the instructed agent have no direct account relationship in the currency of the transfer, or do not wish to use their account relationship, then other (reimbursement) agents will be involved to cover for the customer transfer(s). The FIToFICustomerCreditTransfer contains only the payment details and the instructing agent must cover the customer transfer by sending a FinancialInstitutionCreditTransfer to a reimbursement agent. This payment method is called the Cover method;
- If more than two financial institutions are involved in the payment chain and if the FIToFICustomerCreditTransfer is sent from one financial institution to the next financial institution in the payment chain, then the payment method is called the Serial method.

The FIToFICustomerCreditTransfer message can be used in domestic and cross-border scenarios.

### Collection Description

Descriptive Text for all Messages in the RTR Portfolio:

ISO 20022 messages for RTR based on ISO 20022 MDG meetings from 2018 through 2021.

### Outline

The RTR\_FINAL\_V1.2\_CoreMessages\_SR2019 / RTR\_FIToFICustomerCreditTransferV08\_pacs.008.001.08 message is composed of 3 building blocks

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

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

# 1 Restriction summary

This Usage Guideline restricts the pacs.008.001.08 message.

Restriction Type	See page
Removed elements	15, 16, 16, 16, 20, 20, 20, 20, 20, 23, 23, 23, 23, 24, 24, 26, 28, 29, 29, 29, 29, 32, 32, 32, 32, 32, 32, 33, 33, 33, 33, 33, 34, 34, 34, 34, 34, 34, 34, 34, 34, 34, 35, 35, 35, 35, 35, 35, 35, 35, 36, 36, 36, 36, 36, 36, 36, 36, 36, 36, 44, 44, 45, 46, 47, 48, 48, 49, 49, 50, 52, 52, 53, 53, 54, 54, 58, 59, 61, 62, 63, 64, 65, 78, 78, 78, 78, 79, 79, 79, 79, 79, 79, 79, 79, 80, 80, 80, 80, 81, 81, 81, 81, 87, 87, 87, 87, 93, 94, 94, 94, 95, 96, 96, 98, 109, 109, 109, 109, 115, 116, 116, 122, 122, 122, 122, 122, 127, 128, 128, 128, 128, 129, 129, 129, 151, 151, 151, 152, 152, 152, 152, 153, 154, 155, 155, 156, 156, 157, 157, 189, 190, 190, 224, 224, 224
Make mandatory	43, 44, 50, 51, 57, 60, 78, 78, 78, 79, 106, 106, 106, 110, 110, 115, 117, 125, 125, 125, 125, 127, 127, 127, 127, 127, 154
Reduce Multiplicity	14, 36, 64, 102, 102, 102, 102, 102, 102, 102, 102, 102, 117, 119, 119, 119, 119, 119, 119, 119, 119, 120, 132, 132, 132, 145, 147
Ignore	47
Text rules	50, 51, 57, 58, 64, 64, 65, 65, 146
Conditional rules	n.a.
Formal rules	14, 55, 56, 56, 56, 60, 60, 61, 111, 111, 111, 111
Fixed values	28, 93, 183
Truncates	n.a.
Comments	29, 30, 31, 31, 43, 44, 45, 46, 67, 68, 86, 86, 90, 90, 98, 101, 101, 101, 101, 102, 103, 103, 103, 105, 105, 108, 108, 108, 108, 108, 108, 108, 109, 109, 112, 112, 114, 115, 120, 122, 122, 123, 123, 123, 123, 124, 124, 124, 124, 125, 125, 126, 126, 126, 126, 127, 127, 128, 128, 136, 137, 138, 141, 141, 142, 142, 146, 147, 148, 148, 161, 163, 164, 164, 183, 221, 221, 222, 222, 222
Annotations	n.a.

Restriction Type	See page
Changed datatypes	43, 45, 74, 93, 132, 132, 132
Extensions	n.a.
Synonyms	n.a.



## 2 Structure

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	<i>FIToFICustomerCreditTransferV08</i>	<FIToFICstmrCdtTrf>		[1..1]		
	<b>GroupHeader</b>	<GrpHdr>		[1..1]		12
	MessageIdentification	<MsgId>		[1..1]		92
	CreationDateTime	<CreDtTm>		[1..1]	<span style="color: orange;">⚠</span>	93
	BatchBooking	<BtchBookg>		[0..1]	<span style="color: red;">⊘</span>	93
	NumberOfTransactions	<NbOfTxs>		[1..1]	<span style="color: orange;">⚠</span>	93
	ControlSum	<CtrlSum>		[0..1]	<span style="color: red;">⊘</span>	93
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	<span style="color: red;">⊘</span>	94
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	<span style="color: red;">⊘</span>	94
	SettlementInformation	<SttlmInf>		[1..1]		94
	PaymentTypeInformation	<PmtTpInf>		[0..1]	<span style="color: red;">⊘</span>	95
	InstructingAgent	<InstgAgt>		[0..1]	<span style="color: red;">⊘</span>	95
	InstructedAgent	<InstdAgt>		[0..1]	<span style="color: red;">⊘</span>	96
	<b>CreditTransferTransactionInformation</b>	<CdtTrfTxInf>		[1..*]	<span style="color: orange;">⚠</span> R[1..1]	12
	PaymentIdentification	<PmtId>		[1..1]		42
	PaymentTypeInformation	<PmtTpInf>		[0..1]	<span style="color: blue;">M</span>	42
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	<span style="color: orange;">⚠</span>	43
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	<span style="color: blue;">M</span> <span style="color: orange;">⚠</span>	43
	SettlementPriority	<SttlmPrty>		[0..1]	<span style="color: red;">⊘</span>	44
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]	<span style="color: red;">⊘</span>	44
	SettlementTimeRequest	<SttlmTmReq>		[0..1]	<span style="color: red;">⊘</span>	45
	AcceptanceDateTime	<AcptncDtTm>		[0..1]	<span style="color: orange;">⚠</span>	45
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	<span style="color: red;">⊘</span>	45
	InstructedAmount	<InstdAmt>		[0..1]	<span style="color: orange;">⚠</span>	46
	ExchangeRate	<XchgRate>		[0..1]		46
	ChargeBearer	<ChrgBr>		[1..1]	<span style="color: orange;">◇</span>	46
	ChargesInformation	<ChrgsInf>		[0..*]	<span style="color: red;">⊘</span>	47
	PreviousInstructingAgent1	<PrvsInstgAgt1>		[0..1]		47

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PreviousInstructingAgent1Account	<PrvsInstgAgt1Acct>		[0..1]		47
	PreviousInstructingAgent2	<PrvsInstgAgt2>		[0..1]		48
	PreviousInstructingAgent2Account	<PrvsInstgAgt2Acct>		[0..1]		48
	PreviousInstructingAgent3	<PrvsInstgAgt3>		[0..1]		49
	PreviousInstructingAgent3Account	<PrvsInstgAgt3Acct>		[0..1]		49
	InstructingAgent	<InstgAgt>		[0..1]		50
	InstructedAgent	<InstdAgt>		[0..1]		51
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		51
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]		52
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		52
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]		53
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		53
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]		54
	UltimateDebtor	<UltmtDbtr>		[0..1]		54
	InitiatingParty	<InitgPty>		[0..1]		55
	Debtor	<Dbtr>		[1..1]		56
	DebtorAccount	<DbtrAcct>		[0..1]		56
	DebtorAgent	<DbtrAgt>		[1..1]		57
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		57
	CreditorAgent	<CdtrAgt>		[1..1]		58
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		59
	Creditor	<Cdtr>		[1..1]		59
	CreditorAccount	<CdtrAcct>		[0..1]		60
	UltimateCreditor	<UltmtCdtr>		[0..1]		60
	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]		61
	InstructionForNextAgent	<InstrForNxtAgt>		[0..*]		61
	Purpose	<Purp>		[0..1]		62
	RegulatoryReporting	<RgltryRptg>		[0..10]		62
	Tax	<Tax>		[0..1]		63
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	R[0..1]	64
	RemittanceInformation	<RmtInf>		[0..1]		64



Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SupplementaryData	<SplmtryData>		[0..*]		65
	<b>SupplementaryData</b>	<SplmtryData>		[0..*]		14
	PlaceAndName	<PlcAndNm>		[0..1]		165
	Envelope	<Envlp>		[1..1]		165

## 3 ISO 20022 Rules

### R1 InstructedAgentRule ✓

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

Error handling:

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

### R2 InstructingAgentRule ✓

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

Error handling:

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

### R3 TotalInterbankSettlementAmountRule ✓

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

Error handling:

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

### R4 TotalInterbankSettlementAmountAndSumRule

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

Error handling:

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

### R5 GroupHeaderInterbankSettlementDateRule ✓

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

Error handling:

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

**R6 TransactionInterbankSettlementDateRule ✓**

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

Error handling:

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

**R7 PaymentTypeInfoInformationRule ✓**

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

Error handling:

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

**R8 NumberOfTransactionsAndCreditTransfersRule**

GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransferTransactionInformation.

Error handling:

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

**R9 SupplementaryDataRule**

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

Error handling: Undefined

## 4 Message Building Blocks

**Note** The following chapter identifies the building blocks of the RTR\_FINAL\_V1.2\_CoreMessages\_SR2019 / RTR\_FIToFICustomerCreditTransferV08\_pacs.008.001.08 message definition.

### 4.1 GroupHeader

*XML Tag:* GrpHdr

*Presence:* [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "[GroupHeader93\\_1](#)" on page 92 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]		92
	CreationDateTime	<CreDtTm>		[1..1]	<span style="color: red;">▲</span>	93
	BatchBooking	<BtchBookg>		[0..1]	<span style="color: red;">⊘</span>	93
	NumberOfTransactions	<NbOfTx>		[1..1]	<span style="color: red;">▲</span>	93
	ControlSum	<CtrlSum>		[0..1]	<span style="color: red;">⊘</span>	93
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	<span style="color: red;">⊘</span>	94
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	<span style="color: red;">⊘</span>	94
	SettlementInformation	<SttlmInf>		[1..1]		94
	PaymentTypeInformation	<PmtTplnf>		[0..1]	<span style="color: red;">⊘</span>	95
	InstructingAgent	<InstgAgt>		[0..1]	<span style="color: red;">⊘</span>	95
	InstructedAgent	<InstdAgt>		[0..1]	<span style="color: red;">⊘</span>	96

### 4.2 CreditTransferTransactionInformation

*XML Tag:* CdtTrfTxInf

*Presence:* [1..\*]

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

The **CdtTrfTxInf** block contains the following elements (see datatype "[CreditTransferTransaction39\\_1](#)" on page 37 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	<PmtId>		[1..1]		42
	PaymentTypeInfo	<PmtTpInf>		[0..1]	M	42
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	⚠	43
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M ⚠	43
	SettlementPriority	<SttlmPrty>		[0..1]	⊘	44
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]	⊘	44
	SettlementTimeRequest	<SttlmTmReq>		[0..1]	⊘	45
	AcceptanceDateTime	<AcceptncDtTm>		[0..1]	⚠	45
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	⊘	45
	InstructedAmount	<InstdAmt>		[0..1]	⚠	46
	ExchangeRate	<XchgRate>		[0..1]		46
	ChargeBearer	<ChrgBr>		[1..1]	◇	46
	ChargesInformation	<ChrgsInf>		[0..*]	⊘	47
	PreviousInstructingAgent1	<PrvsInstgAgt1>		[0..1]		47
	PreviousInstructingAgent1Account	<PrvsInstgAgt1Acct>		[0..1]	⊘	47
	PreviousInstructingAgent2	<PrvsInstgAgt2>		[0..1]	⊘	48
	PreviousInstructingAgent2Account	<PrvsInstgAgt2Acct>		[0..1]	⊘	48
	PreviousInstructingAgent3	<PrvsInstgAgt3>		[0..1]	⊘	49
	PreviousInstructingAgent3Account	<PrvsInstgAgt3Acct>		[0..1]	⊘	49
	InstructingAgent	<InstgAgt>		[0..1]	M ⚠	50
	InstructedAgent	<InstdAgt>		[0..1]	M ⚠	51
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	⊘	51
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]	⊘	52
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	⊘	52
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]	⊘	53
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	⊘	53
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	⊘	54
	UltimateDebtor	<UltmtDbtr>		[0..1]	⚠	54
	InitiatingParty	<InitgPty>		[0..1]	⚠	55
	Debtor	<Dbtr>		[1..1]	⚠	56
	DebtorAccount	<DbtrAcct>		[0..1]	M	56

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebtorAgent	<DbtrAgt>		[1..1]	⚠	57
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	🚫	57
	CreditorAgent	<CdtrAgt>		[1..1]	⚠	58
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]	🚫	59
	Creditor	<Cdtr>		[1..1]	⚠	59
	CreditorAccount	<CdtrAcct>		[0..1]	M	60
	UltimateCreditor	<UltmtCdtr>		[0..1]	⚠	60
	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]	🚫	61
	InstructionForNextAgent	<InstrForNxtAgt>		[0..*]	🚫	61
	Purpose	<Purp>		[0..1]		62
	RegulatoryReporting	<RgltryRptg>		[0..10]	🚫	62
	Tax	<Tax>		[0..1]	🚫	63
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	⚠ R[0..1]	64
	RemittanceInformation	<RmtInf>		[0..1]	⚠	64
	SupplementaryData	<SplmtryData>		[0..*]	🚫	65

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation

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

- on pacs.008.001.08/CreditTransferTransactionInformation

- RTR\_InstructedAmtCADEqualToInterbankSettlementAmtCADRule:

If Instructed Amount is CAD and Interbank Settlement Amount is CAD, they must be equal.

## 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 - 🚫 Partial Removed - ⚠ Ignored - ⚠ Partial 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.008.001.08/SupplementaryData) is removed.

## 5 Message Components

**Note** The following chapter identifies the message components.

### 5.1 AccountIdentification4Choice

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

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

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

**Used in element(s)**

["Identification" on page 22](#)

#### 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 208](#)

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAccount/Identification/IBAN) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAccount/Identification/IBAN) is removed.
- This element(pacs.008.001.08/GroupHeader/SettlementInformation/SettlementAccount/Identification/IBAN) is removed.

#### 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 85](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		86
	SchemeName	<SchmeNm>		[0..1]		87
	Issuer	<Issr>		[0..1]		87

## 5.2 AccountSchemeName1Choice

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

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

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

Used in element(s)

["SchemeName"](#) on [page 87](#)

### 5.2.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalAccountIdentification1Code"](#) on [page 196](#)

### 5.2.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text"](#) on [page 215](#)

## 5.3 AddressType3Choice

*Definition:* Choice of formats for the type of address.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		18
	Proprietary	<Prtry>	Or}	[1..1]		18

**Used in element(s)**

["AddressType" on page 129](#), ["AddressType" on page 121](#)

### 5.3.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: ["AddressType2Code" on page 186](#)

### 5.3.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

The **Prtry** block contains the following elements (see datatype ["GenericIdentification30" on page 88](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		89
	Issuer	<Issr>		[1..1]		89
	SchemeName	<SchmeNm>		[0..1]		89

## 5.4 BranchAndFinancialInstitutionIdentification6

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
	BranchIdentification	<BrnchId>		[0..1]	<span style="color: red;">⊘</span>	19

**Used in element(s)**

"Agent" on page 26, "CreditorAgent" on page 58, "DebtorAgent" on page 57, "InstructedAgent" on page 96, "InstructedAgent" on page 51, "InstructedReimbursementAgent" on page 155, "InstructingAgent" on page 95, "InstructingAgent" on page 50, "InstructingReimbursementAgent" on page 154, "IntermediaryAgent1" on page 51, "IntermediaryAgent2" on page 52, "IntermediaryAgent3" on page 53, "PreviousInstructingAgent1" on page 47, "PreviousInstructingAgent2" on page 48, "PreviousInstructingAgent3" on page 49, "ThirdReimbursementAgent" on page 156

## 5.4.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification18" on page 77 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	⊘	77
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	M	78
	LEI	<LEI>		[0..1]	⊘	79
	Name	<Nm>		[0..1]	⊘	79
	PostalAddress	<PstlAdr>		[0..1]	⊘	79
	Other	<Othr>		[0..1]	⊘	80

## 5.4.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "BranchData3" on page 20 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		20
	LEI	<LEI>		[0..1]		20

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

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/BranchIdentification) is removed.

## 5.5 BranchData3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		20
	LEI	<LEI>		[0..1]		20
	Name	<Nm>		[0..1]		21
	PostalAddress	<PstlAdr>		[0..1]		21

#### Used in element(s)

"BranchIdentification" on page 19

### 5.5.1 Identification

*XML Tag:* Id

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 215

### 5.5.2 LEI

XML Tag: LEI

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 212

### 5.5.3 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 213

### 5.5.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 120 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		121
	Department	<Dept>		[0..1]		122
	SubDepartment	<SubDept>		[0..1]		122
	StreetName	<StrtNm>		[0..1]		122
	BuildingNumber	<BldgNb>		[0..1]		123
	BuildingName	<BldgNm>		[0..1]		123
	Floor	<Flr>		[0..1]		123
	PostBox	<PstBx>		[0..1]		124
	Room	<Room>		[0..1]		124
	PostCode	<PstCd>		[0..1]		124
	TownName	<TwnNm>		[0..1]		125
	TownLocationName	<TwnLctnNm>		[0..1]		125
	DistrictName	<DstrctNm>		[0..1]		126
	CountrySubDivision	<CtrySubDvsn>		[0..1]		126
	Country	<Ctry>		[0..1]		126

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressLine	<AdrLine>		[0..7]		127

## 5.6 CashAccount38

*Definition:* Provides the details to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]	⊘	22
	Currency	<Ccy>		[0..1]	⊘	23
	Name	<Nm>		[0..1]	⊘	23
	Proxy	<Prxy>		[0..1]		24

### Used in element(s)

"CreditorAccount" on page 60, "CreditorAgentAccount" on page 59, "DebtorAccount" on page 56, "DebtorAgentAccount" on page 57, "InstructedReimbursementAgentAccount" on page 156, "InstructingReimbursementAgentAccount" on page 155, "IntermediaryAgent1Account" on page 52, "IntermediaryAgent2Account" on page 53, "IntermediaryAgent3Account" on page 54, "PreviousInstructingAgent1Account" on page 47, "PreviousInstructingAgent2Account" on page 48, "PreviousInstructingAgent3Account" on page 49, "SettlementAccount" on page 153, "ThirdReimbursementAgentAccount" on page 157

### 5.6.1 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 16 for details)

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

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

### 5.6.2 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 24 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		24
	Proprietary	<Prtry>	Or}	[1..1]		25

#### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/CreditorAccount/Type](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/DebtorAccount/Type](#)) is removed.

## 5.6.3 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 185

#### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/CreditorAccount/Currency](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/DebtorAccount/Currency](#)) is removed.

## 5.6.4 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 216](#)

#### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/CreditorAccount/Name](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/DebtorAccount/Name](#)) is removed.

## 5.6.5 Proxy

XML Tag: Prxy

Presence: [0..1]

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

The **Prxy** block contains the following elements (see datatype ["ProxyAccountIdentification1" on page 132](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		133
	Identification	<Id>		[1..1]		133

## 5.7 CashAccountType2Choice

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		24
	Proprietary	<Prtry>	Or}	[1..1]		25

Used in element(s)

["Type" on page 22](#)

### 5.7.1 Code

XML Tag: Cd



*Presence:* [1..1]

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

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

## 5.7.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 215](#)

## 5.8 CategoryPurpose1Choice

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

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		25
	Proprietary	<Prtry>	Or}	[1..1]	<span style="color: red;">⊘</span>	25

**Used in element(s)**

["CategoryPurpose" on page 117](#)

### 5.8.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalCategoryPurpose1Code" on page 198](#)

### 5.8.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 215](#)

## Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInfoInformation/CategoryPurpose/Proprietary](#)) is removed.

## 5.9 Charges7

*Definition:* Provides information on the charges related to the payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		26
	Agent	<Agt>		[1..1]		26

Used in element(s)

"ChargesInformation" on page 47

### 5.9.1 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

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

### 5.9.2 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 ["BranchAndFinancialInstitutionIdentification6"](#) on page 18 for details)

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

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

## 5.10 ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

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

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

#### Used in element(s)

["ClearingSystemIdentification" on page 28](#)

## 5.10.1 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 199](#)

## 5.10.2 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 215](#)

## 5.11 ClearingSystemIdentification3Choice

*Definition:* Specifies the clearing system identification.

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

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

#### Used in element(s)

["ClearingSystem" on page 154](#)

## 5.11.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalCashClearingSystem1Code" on page 198](#)

#### Usage Guideline details

- on [pacs.008.001.08/GroupHeader/SettlementInformation/ClearingSystem/Code](#)  
Single value: RTR

## 5.11.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

*Definition:* Clearing system identification in a proprietary form.

*Datatype:* ["Max35Text" on page 215](#)

#### Usage Guideline details

- This element([pacs.008.001.08/GroupHeader/SettlementInformation/ClearingSystem/Proprietary](#)) is removed.

## 5.12 ClearingSystemMemberIdentification2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	28
	MemberIdentification	<MmblId>		[1..1]	⚠	29

#### Used in element(s)

["ClearingSystemMemberIdentification" on page 78](#)

### 5.12.1 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 26](#) for details)

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

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

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) is removed.

## 5.12.2 MemberIdentification

*XML Tag:* Mmbld

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 215

**Usage Guideline details**

- **on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**  
**Comment:**  
 This element must be populated with the three-digit Institution Number of the RTR Participant as assigned by Payments Canada.  
  
 Validation reference: SCT\_B3  
  
 Validation: CA is valid and active  
  
 Validation description: The elements in PACS.008 pertaining to CA are validated against the RTR Exchange Registry to check the status as Active or Inactive.  
  
 Validation:  
 If PACS.008{Creditor Agent ID} = Participant ID (CA) defined in Registry,  
 And  
 Status of Participant (CA) = Active

Then  
Payment processes successfully

Else  
Payment fails

- **on pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

**Comment:**

This element must be populated with the three-digit Institution Number of the RTR Participant as assigned by Payments Canada.

Validation reference: SCT\_B1

Validation: Acceptable CSP ID to send PACS.008 on behalf of DA

Validation description: CSP ID details provided in the HEAD.001 will be validated against list of registered CSP for the provided DA ID in the RTR Exchange Registry.

Validation:  
Check if HEAD.001 of PACS.008 {CSP ID} is authorized to send of behalf of DA for given PACS.008 {Debtor Agent ID} defined in DA Participant Registry

Then  
Payment processes successfully

Else  
Payment fails

Validation reference: SCT\_B2

Validation: DA is valid and active

Validation description: The elements in PACS.008 pertaining to DA are validated against the RTR Exchange Registry to check the status as Active or Inactive.

Validation:  
If PACS.008{Debtor Agent ID} = Participant ID (DA) defined in Registry,  
And  
Status of Participant (DA) = Active

Then  
Payment processes successfully

Else  
Payment fails

Validation reference: SCT\_B4

Validation: DA permitted to send a PACS.008

Validation description: The DA in the PACS.008 is validated against the RTR Exchange Registry to check if DA is authorized to Originate Credit Transfers.

Validation:  
If PACS.008{Debtor Agent ID} = Participant ID defined in Registry  
And  
Authorized to Originate Credit Transfer = 'Yes'

Then

Payment processes successfully

Else  
Payment fails

Validation reference: SCT\_B6

Validation: CS ID is valid and associated to DA

Validation description: When a PACS.008 is received, CS ID details will be validated against the CS ID details in the RTR Exchange Registry.

Validation:

Check against DA Participant Registry for the given PACS.008{Debtor Agent ID} if the CS ID, PACS.008{Local Instrument > Proprietary value}, is registered

Then  
Payment processes successfully

Else  
Payment fails

- on **pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

**Comment:**

This element must be populated with the three-digit Institution Number of the RTR Participant as assigned by Payments Canada.

- on **pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

**Comment:**

This element must be populated with the three-digit Institution Number of the RTR Participant as assigned by Payments Canada.

## 5.13 Contact4

*Definition:* Specifies the details of the contact person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]	⊘	32
	Name	<Nm>		[0..1]	⊘	32
	PhoneNumber	<PhneNb>		[0..1]	⊘	33
	MobileNumber	<MobNb>		[0..1]		33
	FaxNumber	<FaxNb>		[0..1]	⊘	33
	EmailAddress	<EmailAdr>		[0..1]		33
	EmailPurpose	<EmailPurp>		[0..1]	⊘	34
	JobTitle	<JobTitl>		[0..1]	⊘	34

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Responsibility	<Rspnsblty>		[0..1]		35
	Department	<Dept>		[0..1]		35
	Other	<Othr>		[0..*]	R[0..2]	35
	PreferredMethod	<PrefrdMtd>		[0..1]		36

**Used in element(s)**

"ContactDetails" on page 112, "ContactDetails" on page 108

## 5.13.1 NamePrefix

*XML Tag:* NmPrfx

*Presence:* [0..1]

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

*Datatype:* "NamePrefix2Code" on page 216

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/NamePrefix) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/NamePrefix) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/ContactDetails/NamePrefix) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/ContactDetails/NamePrefix) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/ContactDetails/NamePrefix) is removed.

## 5.13.2 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 213

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/Name) is removed.



- This element([pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/Name](#)) is removed.

### 5.13.3 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 218](#)

#### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/PhoneNumber](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/PhoneNumber](#)) is removed.

### 5.13.4 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 218](#)

### 5.13.5 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 218](#)

#### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/FaxNumber](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/FaxNumber](#)) is removed.

### 5.13.6 EmailAddress

*XML Tag:* EmailAdr

*Presence:* [0..1]

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

Datatype: ["Max2048Text" on page 214](#)

## 5.13.7 EmailPurpose

XML Tag: EmailPurp

Presence: [0..1]

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

Datatype: ["Max35Text" on page 215](#)

### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/EmailPurpose](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/EmailPurpose](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/ContactDetails/EmailPurpose](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/ContactDetails/EmailPurpose](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/ContactDetails/EmailPurpose](#)) is removed.

## 5.13.8 JobTitle

XML Tag: JobTitl

Presence: [0..1]

Definition: Title of the function.

Datatype: ["Max35Text" on page 215](#)

### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/JobTitle](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/JobTitle](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/ContactDetails/JobTitle](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/ContactDetails/JobTitle](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/ContactDetails/JobTitle](#)) is removed.

## 5.13.9 Responsibility

*XML Tag:* Rspnsblty

*Presence:* [0..1]

*Definition:* Role of a person in an organisation.

*Datatype:* ["Max35Text" on page 215](#)

### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/Responsibility](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/Responsibility](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/ContactDetails/Responsibility](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/ContactDetails/Responsibility](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/ContactDetails/Responsibility](#)) is removed.

## 5.13.10 Department

*XML Tag:* Dept

*Presence:* [0..1]

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

*Datatype:* ["Max70Text" on page 216](#)

### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/Department](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/Department](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/ContactDetails/Department](#)) is removed.

## 5.13.11 Other

*XML Tag:* Othr

*Presence:* [0..\*]

*Definition:* Contact details in another form.

The **Othr** block contains the following elements (see datatype ["OtherContact1" on page 104](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ChannelType	<ChanTp>		[1..1]		104
	Identification	<Id>		[0..1]		104

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/Other) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/Other) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/ContactDetails/Other) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/ContactDetails/Other) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/ContactDetails/Other) is removed.
- on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/ContactDetails/Other  
*This element has change repeatability, the maximum occurrence has been changed to : 2*

## 5.13.12 PreferredMethod

XML Tag: PrefrdMtd

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 218

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/Creditor/ContactDetails/PreferredMethod) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/Debtor/ContactDetails/PreferredMethod) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/ContactDetails/PreferredMethod) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/ContactDetails/PreferredMethod) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/ContactDetails/PreferredMethod) is removed.

## 5.14 CreditTransferTransaction39\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	<PmtId>		[1..1]		42
	PaymentTypeInfo	<PmtTpInf>		[0..1]	<span style="color: blue;">M</span>	42
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	<span style="color: red;">▲</span>	43
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	<span style="color: blue;">M</span> <span style="color: red;">▲</span>	43
	SettlementPriority	<SttlmPrty>		[0..1]	<span style="color: red;">⊘</span>	44
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]	<span style="color: red;">⊘</span>	44
	SettlementTimeRequest	<SttlmTmReq>		[0..1]	<span style="color: red;">⊘</span>	45
	AcceptanceDateTime	<AcceptncDtTm>		[0..1]	<span style="color: red;">▲</span>	45
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	<span style="color: red;">⊘</span>	45
	InstructedAmount	<InstdAmt>		[0..1]	<span style="color: red;">▲</span>	46
	ExchangeRate	<XchgRate>		[0..1]		46
	ChargeBearer	<ChrgBr>		[1..1]	<span style="color: orange;">◇</span>	46
	ChargesInformation	<ChrgsInf>		[0..*]	<span style="color: red;">⊘</span>	47
	PreviousInstructingAgent1	<PrvsInstgAgt1>		[0..1]		47
	PreviousInstructingAgent1Account	<PrvsInstgAgt1Acct>		[0..1]	<span style="color: red;">⊘</span>	47
	PreviousInstructingAgent2	<PrvsInstgAgt2>		[0..1]	<span style="color: red;">⊘</span>	48
	PreviousInstructingAgent2Account	<PrvsInstgAgt2Acct>		[0..1]	<span style="color: red;">⊘</span>	48
	PreviousInstructingAgent3	<PrvsInstgAgt3>		[0..1]	<span style="color: red;">⊘</span>	49
	PreviousInstructingAgent3Account	<PrvsInstgAgt3Acct>		[0..1]	<span style="color: red;">⊘</span>	49
	InstructingAgent	<InstgAgt>		[0..1]	<span style="color: blue;">M</span> <span style="color: red;">▲</span>	50
	InstructedAgent	<InstdAgt>		[0..1]	<span style="color: blue;">M</span> <span style="color: red;">▲</span>	51
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	<span style="color: red;">⊘</span>	51
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]	<span style="color: red;">⊘</span>	52
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	<span style="color: red;">⊘</span>	52
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]	<span style="color: red;">⊘</span>	53
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	<span style="color: red;">⊘</span>	53
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	<span style="color: red;">⊘</span>	54
	UltimateDebtor	<UltmtDbtr>		[0..1]	<span style="color: red;">▲</span>	54

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InitiatingParty	<InitgPty>		[0..1]		55
	Debtor	<Dbtr>		[1..1]		56
	DebtorAccount	<DbtrAcct>		[0..1]		56
	DebtorAgent	<DbtrAgt>		[1..1]		57
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		57
	CreditorAgent	<CdtrAgt>		[1..1]		58
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		59
	Creditor	<Cdtr>		[1..1]		59
	CreditorAccount	<CdtrAcct>		[0..1]		60
	UltimateCreditor	<UltmtCdtr>		[0..1]		60
	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]		61
	InstructionForNextAgent	<InstrForNxtAgt>		[0..*]		61
	Purpose	<Purp>		[0..1]		62
	RegulatoryReporting	<RgltryRptg>		[0..10]		62
	Tax	<Tax>		[0..1]		63
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	R[0..1]	64
	RemittanceInformation	<RmtInf>		[0..1]		64
	SupplementaryData	<SplmtryData>		[0..*]		65

## Rules

### R13 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.

### R14 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.

**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.

**R16 ChargeBearerAndChargesInformationRule ✓**

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

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

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

Error handling:

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

**R17 InstructionForCreditorAgentRule ✓**

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

Error handling:

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

**R18 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.

**R19 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.

**R20 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.

**R21 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.

**R22 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.

**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.

**R24 PreviousInstructingAgent2AccountRule ✓**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00412



- *Error Text:* Invalid message content for previous instructing agent account.

**R25 PreviousInstructingAgent3AccountRule ✓**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00413
- *Error Text:* Invalid message content for previous instructing agent account.

**R26 PreviousInstructionAgent2Rule ✓**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00415
- *Error Text:* Invalid message content for intermediary agent 1.

**R27 PreviousInstructionAgent3Rule ✓**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00416
- *Error Text:* Invalid message content for intermediary agent 1.

**R28 PreviousInstructingAgent1AccountRule ✓**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00411
- *Error Text:* Invalid message content for previous instructing agent account.

**Guidelines****1. ChargesInformationGuideline**

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

**2. UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

**3. UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

#### 4. ChargesAmountGuideline

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

#### 5. PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

#### Used in element(s)

["CreditTransferTransactionInformation" on page 12](#)






## 5.14.1 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 ["PaymentIdentification7" on page 113](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionIdentification	<InstrId>		[0..1]		114
	EndToEndIdentification	<EndToEndId>		[1..1]		114
	TransactionIdentification	<TxId>		[0..1]		114
	UETR	<UETR>		[0..1]	<b>M</b>	115
	ClearingSystemReference	<ClrSysRef>		[0..1]		115






## 5.14.2 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 ["PaymentTypeInformation28" on page 115](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]		116
	ClearingChannel	<ClrChanl>		[0..1]		116

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	116
	LocallInstrument	<LclInstrm>		[0..1]	<b>M</b>	117
	CategoryPurpose	<CtgyPurp>		[0..1]		117

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInformation**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

### 5.14.3 InterbankSettlementAmount

*XML Tag:* IntrBkSttlmAmt

*Presence:* [1..1]

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

*Datatype:* "ActiveCurrencyAndAmount\_2decimals" on page 182

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/InterbankSettlementAmount**  
**Type changed to:** ActiveCurrencyAndAmount\_2decimals on page 183
- on pacs.008.001.08/CreditTransferTransactionInformation/InterbankSettlementAmount**  
**Comment:**  
 Validation reference: SCT\_B5  
  
 Validation: RTR Exchange system wide maximum limit check  
  
 Validation description: PACS.008 element Interbank Settlement Amount is validated against the systemwide maximum limit value stored in the RTR Exchange Registry.  
  
 Validation:  
 If PACS.008{Interbank Settlement Amount} <= RTR Exchange System wide Maximum Limit amount  
  
 Then  
 Payment processes successfully  
  
 Else  
 Payment fails

### 5.14.4 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 209](#)

#### Usage Guideline details

- on **pacs.008.001.08/CreditTransferTransactionInformation/InterbankSettlementDate**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on **pacs.008.001.08/CreditTransferTransactionInformation/InterbankSettlementDate**  
**Comment:**  
The Interbank Settlement Date will be used as the intended date that funds should be settled.

## 5.14.5 SettlementPriority

XML Tag: StlmPrtY

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 219](#)

#### Usage Guideline details

- This element(**pacs.008.001.08/CreditTransferTransactionInformation/SettlementPriority**) is removed.

## 5.14.6 SettlementTimeIndication

XML Tag: StlmTmIndctn

Presence: [0..1]

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

The **StlmTmIndctn** block contains the following elements (see datatype "[SettlementDateTimeIndication1](#)" on page 149 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	<DbtDtTm>		[0..1]		149
	CreditDateTime	<CdtDtTm>		[0..1]		150

#### Usage Guideline details

- This element(**pacs.008.001.08/CreditTransferTransactionInformation/SettlementTimeIndication**) is removed.

## 5.14.7 SettlementTimeRequest

XML Tag: SttlmTmReq

Presence: [0..1]

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

The **SttlmTmReq** block contains the following elements (see datatype "[SettlementTimeRequest2](#)" on page 157 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CLSTime	<CLSTm>		[0..1]		158
	TillTime	<TillTm>		[0..1]		158
	FromTime	<FrTm>		[0..1]		158
	RejectTime	<RjctTm>		[0..1]		158

### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/SettlementTimeRequest](#)) is removed.

## 5.14.8 AcceptanceDateTime

XML Tag: AccptncDtTm

Presence: [0..1]

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

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

### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/AcceptanceDateTime](#)  
Type changed to: [ISONormalisedDateTime](#) on page 210
- on [pacs.008.001.08/CreditTransferTransactionInformation/AcceptanceDateTime](#)  
**Comment:**  
This is the time stamp for when the pacs.008 message passed the syntax validation in the RTR and when the RTR assigned the Clearing System Reference. This will be the start time of the timer that RTR will maintain.

## 5.14.9 PoolingAdjustmentDate

XML Tag: PoolgAdjstmntDt

*Presence:* [0..1]

*Definition:* Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.

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

#### Usage Guideline details

- **This element([pacs.008.001.08/CreditTransferTransactionInformation/PoolingAdjustmentDate](#)) is removed.**

## 5.14.10 InstructedAmount

*XML Tag:* InstdAmt

*Presence:* [0..1]

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

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

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

#### Usage Guideline details

- **on [pacs.008.001.08/CreditTransferTransactionInformation/InstructedAmount](#)**

**Comment:**

It is not recommended to populate this element if the Instructed Amount is CAD and is the same as the Interbank Settlement Amount.

## 5.14.11 ExchangeRate

*XML Tag:* XchgRate

*Presence:* [0..1]

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

*Datatype:* ["BaseOneRate" on page 188](#)

## 5.14.12 ChargeBearer

*XML Tag:* ChrgBr

*Presence:* [1..1]

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

*Datatype:* ["ChargeBearerType1Code" on page 189](#)

Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/ChargeBearer](#)) will be ignored by the Receiver.

### 5.14.13 ChargesInformation

XML Tag: ChrgsInf

Presence: [0..\*]

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

The **ChrgsInf** block contains the following elements (see datatype "[Charges7](#)" on page 26 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		26
	Agent	<Agt>		[1..1]		26

Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation](#)) is removed.

### 5.14.14 PreviousInstructingAgent1

XML Tag: PrvsInstgAgt1

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
	BranchIdentification	<BrnchId>		[0..1]	<span style="color: red;">⊘</span>	19

### 5.14.15 PreviousInstructingAgent1Account

XML Tag: PrvsInstgAgt1Acct

Presence: [0..1]

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

The **PrvsInstgAgt1Acct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1Account) is removed.

## 5.14.16 PreviousInstructingAgent2

*XML Tag:* PrvsInstgAgt2

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

The **PrvsInstgAgt2** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 18 for details)

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

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

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2) is removed.

## 5.14.17 PreviousInstructingAgent2Account

*XML Tag:* PrvsInstgAgt2Acct

*Presence:* [0..1]



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

The **PrvsInstgAgt2Acct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2Account) is removed.

### 5.14.18 PreviousInstructingAgent3

*XML Tag:* PrvsInstgAgt3

*Presence:* [0..1]

*Definition:* Agent immediately prior to the instructing agent.

The **PrvsInstgAgt3** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 18 for details)

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

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

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3) is removed.

### 5.14.19 PreviousInstructingAgent3Account

*XML Tag:* PrvsInstgAgt3Acct

*Presence:* [0..1]

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

The **PrvsInstgAgt3Acct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3Account) is removed.

## 5.14.20 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 "BranchAndFinancialInstitutionIdentification6" on page 18 for details)

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

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

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent  
 – Textual\_RTR\_InstructingAgent/InstructedAgent\_DebtorAgent/CreditorAgent\_Rule:

Instructing Agent must be the same as Debtor Agent, and Instructed Agent must be the same as Creditor Agent.

## 5.14.21 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 "[BranchAndFinancialInstitutionIdentification6](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
	BranchIdentification	<BrnchId>		[0..1]	<span style="color: red;">⊘</span>	19

### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent](#)

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

- on [pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent](#)

– **Textual\_RTR\_InstructingAgent/InstructedAgent\_DebtorAgent/CreditorAgent\_Rule:**

Instructing Agent must be the same as Debtor Agent, and Instructed Agent must be the same as Creditor Agent.

## 5.14.22 IntermediaryAgent1

XML Tag: IntrmyAgt1

Presence: [0..1]

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

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

The **IntrmyAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19

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

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/IntermediaryAgent1) is removed.

## 5.14.23 IntermediaryAgent1Account

*XML Tag:* IntrmyAgt1Acct

*Presence:* [0..1]

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

The **IntrmyAgt1Acct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/IntermediaryAgent1Account) is removed.

## 5.14.24 IntermediaryAgent2

*XML Tag:* IntrmyAgt2

*Presence:* [0..1]

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

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

The **IntrmyAgt2** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 18 for details)

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

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

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/IntermediaryAgent2) is removed.

## 5.14.25 IntermediaryAgent2Account

*XML Tag:* IntrmyAgt2Acct

*Presence:* [0..1]

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

The **IntrmyAgt2Acct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/IntermediaryAgent2Account) is removed.

## 5.14.26 IntermediaryAgent3

*XML Tag:* IntrmyAgt3

*Presence:* [0..1]

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

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

The **IntrmyAgt3** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 18 for details)

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

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

#### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/IntermediaryAgent3](#)) is removed.

## 5.14.27 IntermediaryAgent3Account

XML Tag: IntrmyAgt3Acct

Presence: [0..1]

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

The **IntrmyAgt3Acct** block contains the following elements (see datatype "[CashAccount38](#)" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

#### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/IntermediaryAgent3Account](#)) is removed.

## 5.14.28 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		106
	PostalAddress	<PstlAdr>		[0..1]		106
	Identification	<Id>		[0..1]		107
	CountryOfResidence	<CtryOfRes>		[0..1]		107
	ContactDetails	<CtctDtls>		[0..1]		108

**Usage Guideline details**

- on **pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor**
  - **RTR\_Name\_MandatoryIf\_PstlAdrPresent\_Rule:**

If Postal Address is present, Name is mandatory.

## 5.14.29 InitiatingParty

XML Tag: InitgPty

Presence: [0..1]

Definition: Party that initiates the payment.

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

The **InitgPty** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		106
	PostalAddress	<PstlAdr>		[0..1]		106
	Identification	<Id>		[0..1]		107
	CountryOfResidence	<CtryOfRes>		[0..1]		107
	ContactDetails	<CtctDtls>		[0..1]		108

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty

- RTR\_Name\_MandatoryIf\_PstlAdrPresent\_Rule:

If Postal Address is present, Name is mandatory.







## 5.14.30 Debtor




*XML Tag:* Dbtr

*Presence:* [1..1]

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

The **Dbtr** block contains the following elements (see datatype "PartyIdentification135\_1" on page 110 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		110
	PostalAddress	<PstlAdr>		[0..1]		110
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]		112
	ContactDetails	<CtctDtls>		[0..1]		112

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/Debtor

- RTR\_DebtorName\_MandatoryIf\_Rule:

For Debtor, if AnyBIC is absent, Name is mandatory.

- on pacs.008.001.08/CreditTransferTransactionInformation/Debtor

- RTR\_Name\_MandatoryIf\_PstlAdrPresent\_Rule:

If Postal Address is present, Name is mandatory.

## 5.14.31 DebtorAccount

*XML Tag:* DbtrAcct

*Presence:* [0..1]

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



The **DbtrAcct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]	⊘	22
	Currency	<Ccy>		[0..1]	⊘	23
	Name	<Nm>		[0..1]	⊘	23
	Proxy	<Prxy>		[0..1]		24

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/DebtorAccount  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

## 5.14.32 DebtorAgent

XML Tag: DbtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 18 for details)

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

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

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent
  - Textual\_RTR\_InstructingAgent/InstructedAgent\_DebtorAgent/CreditorAgent\_Rule:  
 Instructing Agent must be the same as Debtor Agent, and Instructed Agent must be the same as Creditor Agent.

## 5.14.33 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 **DbtrAgAcct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgentAccount) is removed.

## 5.14.34 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 "BranchAndFinancialInstitutionIdentification6" on page 18 for details)

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

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

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent
  - Textual\_RTR\_InstructingAgent/InstructedAgent\_DebtorAgent/CreditorAgent\_Rule:

Instructing Agent must be the same as Debtor Agent, and Instructed Agent must be the same as Creditor Agent.

## 5.14.35 CreditorAgentAccount

XML Tag: CdtrAgtAcct

Presence: [0..1]

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

The **CdtrAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgentAccount) is removed.

## 5.14.36 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 "PartyIdentification135\_1" on page 110 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<span style="color: blue;">M</span>	110
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: red;">▲</span>	110
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]	<span style="color: red;">▲</span>	112
	ContactDetails	<CtctDtls>		[0..1]		112

## Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor

- RTR\_CreditorName\_MandatoryIf\_Rule:

For Creditor, if AnyBIC is absent, Name is mandatory.

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor

- RTR\_Name\_MandatoryIf\_PstIAdrPresent\_Rule:

If Postal Address is present, Name is mandatory.

## 5.14.37 CreditorAccount

XML Tag: CdtrAcct

Presence: [0..1]

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

The **CdtrAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]	<span style="color: red;">⊘</span>	22
	Currency	<Ccy>		[0..1]	<span style="color: red;">⊘</span>	23
	Name	<Nm>		[0..1]	<span style="color: red;">⊘</span>	23
	Proxy	<Prxy>		[0..1]		24

## Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAccount

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







## 5.14.38 UltimateCreditor




XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		106
	PostalAddress	<PstlAdr>		[0..1]		106
	Identification	<Id>		[0..1]		107
	CountryOfResidence	<CtryOfRes>		[0..1]		107
	ContactDetails	<CtctDtls>		[0..1]		108

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor
  - RTR\_Name\_MandatoryIf\_PstlAdrPresent\_Rule:
 

If Postal Address is present, Name is mandatory.







### 5.14.39 InstructionForCreditorAgent

XML Tag: InstrForCdtrAgt

Presence: [0..\*]

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

The **InstrForCdtrAgt** block contains the following elements (see datatype "InstructionForCreditorAgent1" on page 96 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		97
	InstructionInformation	<InstrInf>		[0..1]		97

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructionForCreditorAgent) is removed.

### 5.14.40 InstructionForNextAgent

XML Tag: InstrForNxtAgt

Presence: [0..\*]

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

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

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

The **InstrForNxtAgt** block contains the following elements (see datatype "InstructionForNextAgent1" on page 97 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		97
	InstructionInformation	<InstrInf>		[0..1]		97

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructionForNextAgent) is removed.

## 5.14.41 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 134 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		134
	Proprietary	<Prtry>	Or}	[1..1]		134

## 5.14.42 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 138 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		139
	Authority	<Authrty>		[0..1]		139
	Details	<Dtls>		[0..*]		139

**Usage Guideline details**

- This element([pacs.008.001.08/CreditTransferTransactionInformation/RegulatoryReporting](#)) is removed.

### 5.14.43 Tax

*XML Tag:* Tax

*Presence:* [0..1]

*Definition:* Provides details on the tax.

The **Tax** block contains the following elements (see datatype "[TaxInformation8](#)" on page 172 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		173
	Debtor	<Dbtr>		[0..1]		173
	AdministrationZone	<AdmstnZone>		[0..1]		173
	ReferenceNumber	<RefNb>		[0..1]		174
	Method	<Mtd>		[0..1]		174
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		174
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		174
	Date	<Dt>		[0..1]		174
	SequenceNumber	<SeqNb>		[0..1]		174
	Record	<Rcrd>		[0..*]		175

## Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/Tax](#)) is removed.

## 5.14.44 RelatedRemittanceInformation

XML Tag: RltdRmtInf

Presence: [0..10]

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

The **RltdRmtInf** block contains the following elements (see datatype "[RemittanceLocation7\\_1](#)" on [page 146](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceIdentification	<RmtId>		[0..1]		146
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]	<span style="color: red;">⚠</span> R[0..2]	147

## Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation](#)

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

- on [pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation](#)

– **Textual\_RTR\_RelatedRemittanceRule:**

The Related Remittance component must not exceed 9,000 characters of business data (excluding tags).

This rule will be effective on YYYY-MM-DD (date to be confirmed).

- on [pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation](#)

– **Textual\_RTR\_RelatedRemitInfo\_RemitInfo\_MutuallyExclusiveRule:**

Related Remittance Information and Remittance Information are mutually exclusive and all may be absent.

This rule will be effective on YYYY-MM-DD (date to be confirmed).

## 5.14.45 RemittanceInformation

XML Tag: RmtInf

Presence: [0..1]

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

The **RmtInf** block contains the following elements (see datatype "[RemittanceInformation16\\_1](#)" on [page 145](#) for details)



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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Unstructured	<Ustrd>		[0..*]	R[0..3]	145
	Structured	<Strd>		[0..*]	<span style="color: orange;">⚠</span>	145

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation
  - Textual\_RTR\_RelatedRemitInfo\_RemitInfo\_MutuallyExclusiveRule:
 

Related Remittance Information and Remittance Information are mutually exclusive and all may be absent.  
This rule will be effective on YYYY-MM-DD (date to be confirmed).
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation
  - Textual\_RTR\_Unstructured\_Structured\_MutuallyExclusiveRule:
 

For Remittance Information, Unstructured and Structured are mutually exclusive and all may be absent.  
This rule will be effective on YYYY-MM-DD (date to be confirmed).

## 5.14.46 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 - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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.008.001.08/CreditTransferTransactionInformation/SupplementaryData) is removed.

## 5.15 CreditorReferenceInformation2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		66
	Reference	<Ref>		[0..1]		66

**Used in element(s)**

"CreditorReferenceInformation" on page 161

## 5.15.1 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 67 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		68
	Issuer	<Issr>		[0..1]	⚠	68

## 5.15.2 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 215

## 5.16 CreditorReferenceType1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		67
	Proprietary	<Prtry>	Or}	[1..1]		67

**Used in element(s)**

"CodeOrProprietary" on page 68

## 5.16.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["DocumentType3Code" on page 193](#)

## 5.16.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 215](#)

**Usage Guideline details**







- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/CodeOrProprietary/Proprietary](#)


**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.17 CreditorReferenceType2

*Definition:* Specifies the type of creditor reference.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		68
	Issuer	<Issr>		[0..1]		68

**Used in element(s)**["Type" on page 66](#)

## 5.17.1 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 66 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		67
	Proprietary	<Prtry>	Or}	[1..1]	<span style="color: red;">▲</span>	67

## 5.17.2 Issuer

*XML Tag:* Issr*Presence:* [0..1]*Definition:* Entity that assigns the credit reference type.*Datatype:* ["Max35Text"](#) on page 215**Usage Guideline details**

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/Issuer**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.18 DateAndPlaceOfBirth1

*Definition:* Date and place of birth of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		69
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		69
	CityOfBirth	<CityOfBirth>		[1..1]		69

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CountryOfBirth	<CtryOfBirth>		[1..1]		69

**Used in element(s)**

"DateAndPlaceOfBirth" on page 118

### 5.18.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 209

### 5.18.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 215

### 5.18.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 215

### 5.18.4 CountryOfBirth

XML Tag: CtryOfBirth

Presence: [1..1]

Definition: Country where a person was born.

Datatype: "CountryCode" on page 192

## 5.19 DatePeriod2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		70

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ToDate	<ToDt>		[1..1]		70

**Used in element(s)**

"FromToDate" on page 178

## 5.19.1 FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 209

## 5.19.2 ToDate

XML Tag: ToDt

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 209

## 5.20 DiscountAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		70
	Amount	<Amt>		[1..1]		71

**Used in element(s)**

"DiscountAppliedAmount" on page 140, "DiscountAppliedAmount" on page 143

### 5.20.1 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 71 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		71
	Proprietary	<Prtry>	Or}	[1..1]		71

## 5.20.2 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

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

## 5.21 DiscountAmountType1Choice

*Definition:* Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		71
	Proprietary	<Prtry>	Or}	[1..1]		71

**Used in element(s)**

["Type"](#) on page 70

### 5.21.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalDiscountAmountType1Code"](#) on page 200

### 5.21.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text"](#) on page 215

## 5.22 DocumentAdjustment1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		72
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		72
	Reason	<Rsn>		[0..1]		72
	AdditionalInformation	<AddtlInf>		[0..1]		72

#### Used in element(s)

["AdjustmentAmountAndReason" on page 142](#), ["AdjustmentAmountAndReason" on page 144](#)

## 5.22.1 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

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

## 5.22.2 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 192](#)

## 5.22.3 Reason

*XML Tag:* Rsn

*Presence:* [0..1]

*Definition:* Specifies the reason for the adjustment.

*Datatype:* ["Max4Text" on page 215](#)

## 5.22.4 AdditionalInformation

*XML Tag:* AddtlInf

*Presence:* [0..1]

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

*Datatype:* ["Max140Text" on page 213](#)

## 5.23 DocumentLineIdentification1

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



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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		73
	Number	<Nb>		[0..1]		73
	RelatedDate	<RltdDt>		[0..1]		73

#### Used in element(s)

"Identification" on page 74

## 5.23.1 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 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		75
	Issuer	<Issr>		[0..1]		76

## 5.23.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: "Max35Text" on page 215

## 5.23.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 209

## 5.24 DocumentLineInformation1\_\_1

Definition: Provides document line information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		74
	Description	<Desc>		[0..1]	<span style="color: orange;">⚠</span>	74
	Amount	<Amt>		[0..1]		74

#### Used in element(s)

"LineDetails" on page 135

## 5.24.1 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 72 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		73
	Number	<Nb>		[0..1]		73
	RelatedDate	<RltdDt>		[0..1]		73

## 5.24.2 Description

XML Tag: Desc

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "[Max35Text](#)" on page 215

#### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/LineDetails/Description](#)  
 Type changed to: [Max35Text](#) on page 215

## 5.24.3 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 143 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		143
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		143
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		143
	TaxAmount	<TaxAmt>		[0..*]		144
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		144
	RemittedAmount	<RmtdAmt>		[0..1]		144

## 5.25 DocumentLineType1

Definition: Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		75
	Issuer	<Issr>		[0..1]		76

Used in element(s)

"Type" on page 73

### 5.25.1 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 76 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		76

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Proprietary	<Prtry>	Or}	[1..1]		76

## 5.25.2 Issuer

*XML Tag:* Issr







*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 215](#)

## 5.26 DocumentLineType1Choice

*Definition:* Specifies the type of the document line identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		76
	Proprietary	<Prtry>	Or}	[1..1]		76

**Used in element(s)**

["CodeOrProprietary" on page 75](#)

### 5.26.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalDocumentLineType1Code" on page 201](#)

### 5.26.2 Proprietary

*XML Tag:* Prtry







*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 215](#)

## 5.27 FinancialIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		77
	Proprietary	<Prtry>	Or}	[1..1]		77

Used in element(s)

["SchemeName" on page 88](#)

## 5.27.1 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 201](#)

## 5.27.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 215](#)

## 5.28 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	<span style="color: red;">⊘</span>	77
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	<span style="color: blue;">M</span>	78
	LEI	<LEI>		[0..1]	<span style="color: red;">⊘</span>	79
	Name	<Nm>		[0..1]	<span style="color: red;">⊘</span>	79
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: red;">⊘</span>	79
	Other	<Othr>		[0..1]	<span style="color: red;">⊘</span>	80

Used in element(s)

["FinancialInstitutionIdentification" on page 19](#)

### 5.28.1 BICFI

XML Tag: BICFI

*Presence:* [0..1]

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

*Datatype:* ["BICFIDec2014Identifier" on page 188](#)

#### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/BICFI](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/BICFI](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/BICFI](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/BICFI](#)) is removed.

## 5.28.2 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 28](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	⊘	28
	MemberIdentification	<Mmbld>		[1..1]	⚠	29

#### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification](#)  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on [pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification](#)  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on [pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification](#)  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

- on pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification

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

## 5.28.3 LEI

*XML Tag:* LEI

*Presence:* [0..1]

*Definition:* Legal entity identifier of the financial institution.

*Datatype:* "LEIIdentifier" on page 212

### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/LEI) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/LEI) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/LEI) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/LEI) is removed.

## 5.28.4 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 213

### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Name) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/Name) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/Name) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/Name) is removed.

## 5.28.5 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 "PostalAddress24" on page 120 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		121
	Department	<Dept>		[0..1]		122
	SubDepartment	<SubDept>		[0..1]		122
	StreetName	<StrtNm>		[0..1]		122
	BuildingNumber	<BldgNb>		[0..1]		123
	BuildingName	<BldgNm>		[0..1]		123
	Floor	<Flr>		[0..1]		123
	PostBox	<PstBx>		[0..1]		124
	Room	<Room>		[0..1]		124
	PostCode	<PstCd>		[0..1]		124
	TownName	<TwnNm>		[0..1]		125
	TownLocationName	<TwnLctnNm>		[0..1]		125
	DistrictName	<DstrctNm>		[0..1]		126
	CountrySubDivision	<CtrySubDvsn>		[0..1]		126
	Country	<Ctry>		[0..1]		126
	AddressLine	<AdrLine>		[0..7]		127

#### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/PostalAddress) is removed.

## 5.28.6 Other



XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 87 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		88
	SchemeName	<SchmeNm>		[0..1]		88
	Issuer	<Issr>		[0..1]		88

Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/Other) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/Other) is removed.

## 5.29 Garnishment3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		82
	Garnishee	<Grnshee>		[0..1]		82
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		82
	ReferenceNumber	<RefNb>		[0..1]		83
	Date	<Dt>		[0..1]		83
	RemittedAmount	<RmtdAmt>		[0..1]		83
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrncInd>		[0..1]		83

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		84

**Used in element(s)**

"GarnishmentRemittance" on page 163







## 5.29.1 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 84 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		84
	Issuer	<Issr>		[0..1]		84







## 5.29.2 Garnishee



XML Tag: Grnshee

Presence: [0..1]

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

The **Grnshee** block contains the following elements (see datatype "PartyIdentification135" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		106
	PostalAddress	<PstlAdr>		[0..1]		106
	Identification	<Id>		[0..1]		107
	CountryOfResidence	<CtryOfRes>		[0..1]		107
	ContactDetails	<CtctDtls>		[0..1]		108

## 5.29.3 GarnishmentAdministrator

XML Tag: GrnshmtAdmstr

*Presence:* [0..1]

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

The **GrnshmtAdmstr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		106
	PostalAddress	<PstlAdr>		[0..1]		106
	Identification	<Id>		[0..1]		107
	CountryOfResidence	<CtryOfRes>		[0..1]	▲	107
	ContactDetails	<CtctDtls>		[0..1]	⊘	108

## 5.29.4 ReferenceNumber

*XML Tag:* RefNb

*Presence:* [0..1]

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

*Datatype:* "[Max140Text](#)" on page 213

## 5.29.5 Date

*XML Tag:* Dt

*Presence:* [0..1]

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

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

## 5.29.6 RemittedAmount

*XML Tag:* RmtdAmt

*Presence:* [0..1]

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

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

## 5.29.7 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 227

## 5.29.8 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 227](#)

## 5.30 GarnishmentType1

*Definition:* Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		84
	Issuer	<Issr>		[0..1]		84

**Used in element(s)**

["Type" on page 82](#)

### 5.30.1 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 85](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		85
	Proprietary	<Prtry>	Or}	[1..1]		85

### 5.30.2 Issuer

*XML Tag:* Issr







*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 215](#)

## 5.31 GarnishmentType1Choice

*Definition:* Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		85
	Proprietary	<Prtry>	Or}	[1..1]		85

**Used in element(s)**

"CodeOrProprietary" on page 84

### 5.31.1 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 202

### 5.31.2 Proprietary

*XML Tag:* Prtry







*Presence:* [1..1]



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

*Datatype:* ["Max35Text"](#) on page 215

## 5.32 GenericAccountIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		86
	SchemeName	<SchmeNm>		[0..1]		87

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Issuer	<Issr>		[0..1]		87

**Used in element(s)**

"Other" on page 16

## 5.32.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max34Text" on page 214

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification

**Comment:**

This element should contain the actual account number that unambiguously identifies the account for the customer. In Canada, an account number may include a 5-character branch number for account identification purposes. If applicable, this branch number must precede the account number.

Validation reference: SCT\_B8

Validation: Invalid Transit Code

Validation description: If the CA has selected transit number based routing, then the first nine characters in the Creditor Account ID will be validated; RTR Exchange will look up this transit number against the entries in the Transit number routing table to determine the routing to the CA; if a valid entry is not found in the table, the transaction will be rejected

Validation:

If first nine characters of { 'id' } = entry in Transit number routing table

Then

Routing resolution successful

Else

Routing resolution fails and PACS.002 is initiated with the respective error code

- on pacs.008.001.08/CreditTransferTransactionInformation/DebtorAccount/Identification/Other/Identification

**Comment:**

This element should contain the actual account number that unambiguously identifies the account for the customer. In Canada, an account number may include a 5-character branch number for account identification purposes. If applicable, this branch number must precede the account number.

## 5.32.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[AccountSchemeName1Choice](#)" on page 17 for details)

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

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

### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/SchemeName](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/DebtorAccount/Identification/Other/SchemeName](#)) is removed.

## 5.32.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 215

### Usage Guideline details

- This element([pacs.008.001.08/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Issuer](#)) is removed.
- This element([pacs.008.001.08/CreditTransferTransactionInformation/DebtorAccount/Identification/Other/Issuer](#)) is removed.

## 5.33 GenericFinancialIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		88
	SchemeName	<SchmeNm>		[0..1]		88
	Issuer	<Issr>		[0..1]		88

Used in element(s)

"Other" on page 80

### 5.33.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 215







### 5.33.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[FinancialIdentificationScheme-Name1Choice](#)" on page 76 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		77
	Proprietary	<Prtry>	Or}	[1..1]		77

### 5.33.3 Issuer

XML Tag: Issr







Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 215

## 5.34 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

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



Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		89
	Issuer	<Issr>		[1..1]		89
	SchemeName	<SchmeNm>		[0..1]		89

**Used in element(s)**

"Proprietary" on page 18

### 5.34.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Proprietary information, often a code, issued by the data source scheme issuer.

*Datatype:* "Exact4AlphaNumericText" on page 196

### 5.34.2 Issuer

*XML Tag:* Issr

*Presence:* [1..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 215

### 5.34.3 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Short textual description of the scheme.

*Datatype:* "Max35Text" on page 215

## 5.35 GenericOrganisationIdentification1

*Definition:* Information related to an identification of an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		90
	SchemeName	<SchmeNm>		[0..1]		90
	Issuer	<Issr>		[0..1]	<span style="color: orange;">⚠</span>	90

Used in element(s)

["Other" on page 101](#)

## 5.35.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max35Text" on page 215](#)

## 5.35.2 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 103](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		103
	Proprietary	<Prtry>	Or}	[1..1]	<span style="color: orange;">⚠</span>	103

## 5.35.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 215](#)

### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other/Issuer](#)

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other/Issuer](#)

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.36 GenericPersonIdentification1

*Definition:* Information related to an identification of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		91
	SchemeName	<SchmeNm>		[0..1]		91
	Issuer	<Issr>		[0..1]		91

**Used in element(s)**

"Other" on page 118

### 5.36.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 215](#)

### 5.36.2 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype ["PersonIdentificationScheme-Name1Choice" on page 120](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		120
	Proprietary	<Prtry>	Or}	[1..1]		120

### 5.36.3 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* ["Max35Text" on page 215](#)

## 5.37 GroupHeader93\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]		92
	CreationDateTime	<CreDtTm>		[1..1]		93
	BatchBooking	<BtchBookg>		[0..1]		93
	NumberOfTransactions	<NbOfTxs>		[1..1]		93
	ControlSum	<CtrlSum>		[0..1]		93
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]		94
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		94
	SettlementInformation	<SttlmInf>		[1..1]		94
	PaymentTypeInformation	<PmtTpInf>		[0..1]		95
	InstructingAgent	<InstgAgt>		[0..1]		95
	InstructedAgent	<InstdAgt>		[0..1]		96

### Rules

#### R10 TotalInterbankSettlementAmountAndDateRule ✓

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

Error handling:

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

#### Used in element(s)

"GroupHeader" on page 12

### 5.37.1 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:* "Max35Text" on page 215

## 5.37.2 CreationDateTime

*XML Tag:* CreDtTm

*Presence:* [1..1]

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

*Datatype:* ["ISONormalisedDateTime" on page 210](#)

### Usage Guideline details

- on [pacs.008.001.08/GroupHeader/CreationDateTime](#)  
**Type changed to:** [ISONormalisedDateTime on page 210](#)

## 5.37.3 BatchBooking

*XML Tag:* BtchBookg

*Presence:* [0..1]

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

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

*Datatype:* ["BatchBookingIndicator" on page 189](#)

### Usage Guideline details

- **This element([pacs.008.001.08/GroupHeader/BatchBooking](#)) is removed.**

## 5.37.4 NumberOfTransactions

*XML Tag:* NbOfTxS

*Presence:* [1..1]

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

*Datatype:* ["Max15NumericText" on page 213](#)

### Usage Guideline details

- on [pacs.008.001.08/GroupHeader/NumberOfTransactions](#)  
**Single value:** 1

## 5.37.5 ControlSum

*XML Tag:* CtrlSum

*Presence:* [0..1]

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

*Datatype:* ["DecimalNumber" on page 193](#)

#### Usage Guideline details

- This element([pacs.008.001.08/GroupHeader/ControlSum](#)) is removed.

## 5.37.6 TotalInterbankSettlementAmount

*XML Tag:* `TtlIntrBkSttlmAmt`

*Presence:* [0..1]

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

*Datatype:* ["ActiveCurrencyAndAmount" on page 182](#)

#### Usage Guideline details

- This element([pacs.008.001.08/GroupHeader/TotalInterbankSettlementAmount](#)) is removed.

## 5.37.7 InterbankSettlementDate

*XML Tag:* `IntrBkSttlmDt`

*Presence:* [0..1]

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

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

#### Usage Guideline details

- This element([pacs.008.001.08/GroupHeader/InterbankSettlementDate](#)) is removed.

## 5.37.8 SettlementInformation

*XML Tag:* `SttlmInf`

*Presence:* [1..1]

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

The **SttlmInf** block contains the following elements (see datatype ["SettlementInstruction7" on page 150](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<code>&lt;SttlmMtd&gt;</code>		[1..1]		153
	SettlementAccount	<code>&lt;SttlmAcct&gt;</code>		[0..1]	<span style="color: red;">⊘</span>	153

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystem	<ClrSys>		[0..1]	M	154
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	⊘	154
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	⊘	155
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	⊘	155
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	⊘	156
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	⊘	156
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	⊘	157

## 5.37.9 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "[PaymentTypeInformation28](#)" on page 115 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]		116
	ClearingChannel	<ClrChanl>		[0..1]		116
	ServiceLevel	<SvcLvl>		[0..*]		116
	LocalInstrument	<LclInstrm>		[0..1]		117
	CategoryPurpose	<CtgyPurp>		[0..1]		117

### Usage Guideline details

- This element(pacs.008.001.08/GroupHeader/PaymentTypeInformation) is removed.

## 5.37.10 InstructingAgent

XML Tag: InstgAgt

Presence: [0..1]

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

The **InstgAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 18 for details)

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

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

#### Usage Guideline details

- This element(pacs.008.001.08/GroupHeader/InstructingAgent) is removed.

## 5.37.11 InstructedAgent

*XML Tag:* InstdAgt

*Presence:* [0..1]

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

The **InstdAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 18 for details)

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

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

#### Usage Guideline details

- This element(pacs.008.001.08/GroupHeader/InstructedAgent) is removed.

## 5.38 InstructionForCreditorAgent1

*Definition:* Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		97
	InstructionInformation	<InstrInf>		[0..1]		97



**Used in element(s)**

["InstructionForCreditorAgent" on page 61](#)

### 5.38.1 Code

*XML Tag:* Cd

*Presence:* [0..1]

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

*Datatype:* ["Instruction3Code" on page 210](#)

### 5.38.2 InstructionInformation

*XML Tag:* InstrInf

*Presence:* [0..1]

*Definition:* Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

*Datatype:* ["Max140Text" on page 213](#)

## 5.39 InstructionForNextAgent1

*Definition:* Further information related to the processing of the payment instruction that may need to be acted upon by an other agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the other agent.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		97
	InstructionInformation	<InstrInf>		[0..1]		97

**Used in element(s)**

["InstructionForNextAgent" on page 61](#)

### 5.39.1 Code

*XML Tag:* Cd

*Presence:* [0..1]

*Definition:* Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the next agent in the payment chain.

*Datatype:* ["Instruction4Code" on page 211](#)

### 5.39.2 InstructionInformation

*XML Tag:* InstrInf

*Presence:* [0..1]

*Definition:* Further information complementing the coded instruction or instruction to the next agent that is bilaterally agreed or specific to a user community.

*Datatype:* ["Max140Text" on page 213](#)

## 5.40 LocallInstrument2Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	<span style="color: red;">⊘</span>	98
	Proprietary	<Prtry>	Or}	[1..1]	<span style="color: red;">⚠</span>	98

**Used in element(s)**

["LocallInstrument" on page 117](#)

### 5.40.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Specifies the local instrument, as published in an external local instrument code list.

*Datatype:* ["ExternalLocallInstrument1Code" on page 203](#)

**Usage Guideline details**

- This element([pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInformation/LocallInstrument/Code](#)) is removed.

### 5.40.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 215](#)

**Usage Guideline details**

- **on [pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInformation/LocallInstrument/Proprietary](#)**

**Comment:**

This element must be populated with the relevant Competitive Service Code assigned by Payments Canada.

Validation reference: SCT\_B6

Validation: CS ID is valid and associated to DA

Validation description: When a PACS.008 is received, CS ID details will be validated against the CS ID details in the RTR Exchange Registry.

Validation:

Check against DA Participant Registry for the given PACS.008{Debtor Agent ID} if the CS ID, PACS.008{Local Instrument > Proprietary value}, is registered

Then

Payment processes successfully

Else

Payment fails

## 5.41 NameAndAddress16\_\_1

*Definition:* Information that locates and identifies a party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[1..1]		99
	Address	<Adr>		[1..1]		99

**Used in element(s)**

"PostalAddress" on page 148

### 5.41.1 Name

*XML Tag:* Nm

*Presence:* [1..1]

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

*Datatype:* "Max140Text" on page 213

### 5.41.2 Address

*XML Tag:* Adr

*Presence:* [1..1]

*Definition:* Postal address of a party.

The **Adr** block contains the following elements (see datatype "PostalAddress24\_\_1" on page 128 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		129
	Department	<Dept>		[0..1]		129
	SubDepartment	<SubDept>		[0..1]		129
	StreetName	<StrtNm>		[0..1]		130
	BuildingNumber	<BldgNb>		[0..1]		130
	BuildingName	<BldgNm>		[0..1]		130
	Floor	<Flr>		[0..1]		130
	PostBox	<PstBx>		[0..1]		130
	Room	<Room>		[0..1]		130
	PostCode	<PstCd>		[0..1]		131
	TownName	<TwnNm>		[0..1]		131
	TownLocationName	<TwnLctnNm>		[0..1]		131
	DistrictName	<DstrctNm>		[0..1]		131
	CountrySubDivision	<CtrySubDvsn>		[0..1]		131
	Country	<Ctry>		[0..1]		131
	AddressLine	<AdrLine>		[0..7]	R[0..3]	132

## 5.42 OrganisationIdentification29

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		100
	LEI	<LEI>		[0..1]		101
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	100

**Used in element(s)**

"OrganisationIdentification" on page 105

### 5.42.1 AnyBIC

*XML Tag:* AnyBIC

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

Datatype: ["AnyBICDec2014Identifier" on page 187](#)

#### Usage Guideline details

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/AnyBIC**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/AnyBIC**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.42.2 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: ["LEIIdentifier" on page 212](#)

#### Usage Guideline details

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/LEI**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/LEI**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).







## 5.42.3 Other


XML Tag: Othr

Presence: [0..\*]

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

The **Othr** block contains the following elements (see datatype ["GenericOrganisationIdentification1" on page 89](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		90
	SchemeName	<SchmeNm>		[0..1]		90
	Issuer	<Issr>		[0..1]		90

## Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/Identification/OrganisationIdentification/Other**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other**

**Comment:**  
This component should be restricted to Max 1 Occurs (maximum 1 repetition) until YYYY-MM-DD (date to be confirmed).

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other

**Comment:**

This component should be restricted to Max 1 Occurs (maximum 1 repetition) until YYYY-MM-DD (date to be confirmed).

## 5.43 OrganisationIdentificationSchemeName1Choice

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

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

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

**Used in element(s)**

"SchemeName" on page 90

### 5.43.1 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 204

### 5.43.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 215

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other/SchemeName/Proprietary

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other/SchemeName/Proprietary

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.44 OtherContact1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ChannelType	<ChanITp>		[1..1]		104
	Identification	<Id>		[0..1]		104

**Used in element(s)**

"Other" on page 35

### 5.44.1 ChannelType

*XML Tag:* ChanITp

*Presence:* [1..1]

*Definition:* Method used to contact the financial institution's contact for the specific tax region.

*Datatype:* "Max4Text" on page 215

### 5.44.2 Identification

*XML Tag:* Id

*Presence:* [0..1]

*Definition:* Communication value such as phone number or email address.

*Datatype:* "Max128Text" on page 213

## 5.45 Party38Choice

*Definition:* Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		105
	PrivateIdentification	<PrvtId>	Or}	[1..1]	⚠	105

**Used in element(s)**

"Identification" on page 112, "Identification" on page 107



## 5.45.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification29" on page 100 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		100
	LEI	<LEI>		[0..1]		101
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	

## 5.45.2 PrivatIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification13" on page 118 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		118
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	

### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/PrivatIdentification

**Comment:**

This component will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).







- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/PrivatIdentification




**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.46 PartyIdentification135

*Definition:* Specifies the identification of a person or an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<b>M</b>	106
	PostalAddress	<PstlAdr>		[0..1]		106
	Identification	<Id>		[0..1]		107
	CountryOfResidence	<CtryOfRes>		[0..1]		107
	ContactDetails	<CtctDtls>		[0..1]	 	108

### Used in element(s)

["Garnishee" on page 82](#), 
 ["GarnishmentAdministrator" on page 82](#), 
 ["InitiatingParty" on page 55](#), 
 ["Invoicee" on page 162](#), 
 ["Invoicer" on page 162](#), 
 ["UltimateCreditor" on page 60](#), 
 ["UltimateDebtor" on page 54](#)

### 5.46.1 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 213](#)

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

### 5.46.2 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 ["PostalAddress24" on page 120](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		121
	Department	<Dept>		[0..1]		122
	SubDepartment	<SubDept>		[0..1]		122
	StreetName	<StrtNm>		[0..1]		122
	BuildingNumber	<BldgNb>		[0..1]		123
	BuildingName	<BldgNm>		[0..1]		123
	Floor	<Flr>		[0..1]		123
	PostBox	<PstBx>		[0..1]		124
	Room	<Room>		[0..1]		124
	PostCode	<PstCd>		[0..1]		124
	TownName	<TwnNm>		[0..1]		125
	TownLocationName	<TwnLctnNm>		[0..1]		125
	DistrictName	<DstrctNm>		[0..1]		126
	CountrySubDivision	<CtrySubDvsn>		[0..1]		126
	Country	<Ctry>		[0..1]		126
	AddressLine	<AdrLine>		[0..7]		127

### 5.46.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party38Choice" on page 104 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		105
	PrivateIdentification	<PrvtId>	Or}	[1..1]		105

### 5.46.4 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 192

#### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/CountryOfResidence**

**Comment:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country.

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/CountryOfResidence**

**Comment:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/CountryOfResidence**

**Comment:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/CountryOfResidence**

**Comment:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country.

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/CountryOfResidence**

**Comment:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country.

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/CountryOfResidence**

**Comment:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country.

- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/CountryOfResidence**

**Comment:**

Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country.

## 5.46.5 ContactDetails

XML Tag: CtctDtIs

Presence: [0..1]

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

The **CtctDtIs** block contains the following elements (see datatype "Contact4" on page 31 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]	<span style="color: red;">⊘</span>	32
	Name	<Nm>		[0..1]		32
	PhoneNumber	<PhneNb>		[0..1]		33
	MobileNumber	<MobNb>		[0..1]		33
	FaxNumber	<FaxNb>		[0..1]		33
	EmailAddress	<EmailAdr>		[0..1]		33
	EmailPurpose	<EmailPurp>		[0..1]	<span style="color: red;">⊘</span>	34
	JobTitle	<JobTitl>		[0..1]	<span style="color: red;">⊘</span>	34
	Responsibility	<Rspnsblty>		[0..1]	<span style="color: red;">⊘</span>	35
	Department	<Dept>		[0..1]	<span style="color: red;">⊘</span>	35
	Other	<Othr>		[0..*]	<span style="color: red;">⊘</span> R[0..2]	35
	PreferredMethod	<PrefrdMtd>		[0..1]	<span style="color: red;">⊘</span>	36

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/ContactDetails) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/ContactDetails) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/ContactDetails) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/ContactDetails) is removed.
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/ContactDetails  
**Comment:**  
 This element will be removed effective YYYY-MM-DD (date to be confirmed).
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/ContactDetails  
**Comment:**

This element will be removed effective YYYY-MM-DD (date to be confirmed).

## 5.47 PartyIdentification135\_\_1

*Definition:* Specifies the identification of a person or an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<span style="color: blue;">M</span>	110
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: red;">⚠</span>	110
	Identification	<Id>		[0..1]		112
	CountryOfResidence	<CtryOfRes>		[0..1]	<span style="color: red;">⚠</span>	112
	ContactDetails	<CtctDtls>		[0..1]		112

### Used in element(s)

"Creditor" on page 59, "Debtor" on page 56

### 5.47.1 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 213

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

### 5.47.2 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 "PostalAddress24\_\_1" on page 128 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		129
	Department	<Dept>		[0..1]		129
	SubDepartment	<SubDept>		[0..1]		129
	StreetName	<StrtNm>		[0..1]		130
	BuildingNumber	<BldgNb>		[0..1]		130
	BuildingName	<BldgNm>		[0..1]		130
	Floor	<Flr>		[0..1]		130
	PostBox	<PstBx>		[0..1]		130
	Room	<Room>		[0..1]		130
	PostCode	<PstCd>		[0..1]		131
	TownName	<TwnNm>		[0..1]		131
	TownLocationName	<TwnLctnNm>		[0..1]		131
	DistrictName	<DstrctNm>		[0..1]		131
	CountrySubDivision	<CtrySubDvsn>		[0..1]		131
	Country	<Ctry>		[0..1]		131
	AddressLine	<AdrLine>		[0..7]	 R[0..3] R[0..3]	132

**Usage Guideline details**

- **on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress**
  - **StructuredVsUnstructuredRule:**

If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.
- **on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress**
  - **TownNameAndCountryRule:**

If "PostalAddress" is used, and if AddressLine is absent, then Town Name and Country must be present.
- **on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress**
  - **StructuredVsUnstructuredRule:**

If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.
- **on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress**
  - **TownNameAndCountryRule:**

If "PostalAddress" is used, and if AddressLine is absent, then Town Name and Country must be present.

### 5.47.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "[Party38Choice](#)" on page 104 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		105
	PrivateIdentification	<PrvtId>	Or}	[1..1]		105

### 5.47.4 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 192

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/CountryOfResidence**  
**Comment:**  
 Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country.
- on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/CountryOfResidence**  
**Comment:**  
 Country of Residence (where the party physically lives) should be used only if different from PostalAddress/Country.

### 5.47.5 ContactDetails

XML Tag: CtctDtIs

Presence: [0..1]

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

The **CtctDtIs** block contains the following elements (see datatype "[Contact4](#)" on page 31 for details)

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



Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]	⊘	32
	Name	<Nm>		[0..1]	⊘	32
	PhoneNumber	<PhneNb>		[0..1]	⊘	33
	MobileNumber	<MobNb>		[0..1]		33
	FaxNumber	<FaxNb>		[0..1]	⊘	33
	EmailAddress	<EmailAdr>		[0..1]		33
	EmailPurpose	<EmailPurp>		[0..1]	⊘	34
	JobTitle	<JobTitl>		[0..1]	⊘	34
	Responsibility	<Rspnsblty>		[0..1]	⊘	35
	Department	<Dept>		[0..1]	⊘	35
	Other	<Othr>		[0..*]	⊘	35
	PreferredMethod	<PrefrdMtd>		[0..1]	⊘	36

## 5.48 PaymentIdentification7

*Definition:* Provides further means of referencing a payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionIdentification	<InstrId>		[0..1]		114
	EndToEndIdentification	<EndToEndId>		[1..1]	⚠	114
	TransactionIdentification	<TxId>		[0..1]	⊘	114
	UETR	<UETR>		[0..1]	<b>M</b>	115
	ClearingSystemReference	<ClrSysRef>		[0..1]	⚠	115

### Rules

#### R37 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00420
- *Error Text:* No transaction identification is present

**Used in element(s)**

"PaymentIdentification" on page 42

## 5.48.1 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 215

## 5.48.2 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:* "Max35Text" on page 215

### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification**

**Comment:**

It is recommended to populate this with 'NOTPROVIDED' if the Debtor does not provide an End To End Identification in their payment instruction.

## 5.48.3 TransactionIdentification

*XML Tag:* TxId

*Presence:* [0..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: ["Max35Text" on page 215](#)

**Usage Guideline details**

- This element([pacs.008.001.08/CreditTransferTransactionInformation/PaymentIdentification/TransactionIdentification](#)) is removed.

## 5.48.4 UETR

XML Tag: UETR

Presence: [0..1]

Definition: Universally unique identifier to provide an end-to-end reference of a payment transaction.

Datatype: ["UUIDv4Identifier" on page 227](#)

**Usage Guideline details**

- on [pacs.008.001.08/CreditTransferTransactionInformation/PaymentIdentification/UETR](#)  
This element is now mandatory, the minimum occurrence has been changed to : 1

## 5.48.5 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 215](#)

**Usage Guideline details**

- on [pacs.008.001.08/CreditTransferTransactionInformation/PaymentIdentification/ClearingSystemReference](#)

**Comment:**



This will not be populated in the pacs.008 coming into the RTR Exchange but will only be populated on the pacs.008 going out of the RTR Exchange to the Creditor Agent.

## 5.49 PaymentTypeInformation28

Definition: Provides further details of the type of payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]	<span style="color: red;">⊘</span>	116

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingChannel	<ClrChanI>		[0..1]		116
	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	116
	LocalInstrument	<LclInstrm>		[0..1]		117
	CategoryPurpose	<CtgyPurp>		[0..1]		117

**Used in element(s)**

"PaymentTypeInformation" on page 95, "PaymentTypeInformation" on page 42

## 5.49.1 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 219

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInformation/InstructionPriority) is removed.

## 5.49.2 ClearingChannel

*XML Tag:* ClrChanI

*Presence:* [0..1]

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

*Datatype:* "ClearingChannel2Code" on page 191

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInformation/ClearingChannel) is removed.







## 5.49.3 ServiceLevel

*XML Tag:* SvcLvl

*Presence:* [0..\*]

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

The **SvcLvl** block contains the following elements (see datatype "ServiceLevel8Choice" on page 149 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		149
	Proprietary	<Prtry>	Or}	[1..1]		149

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInfoInformation/ServiceLevel**  
*This element has change repeatability, the maximum occurrence has been changed to : 3*

## 5.49.4 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 98 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		98
	Proprietary	<Prtry>	Or}	[1..1]		98

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInfoInformation/LocalInstrument**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

## 5.49.5 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 **CtgyPurp** block contains the following elements (see datatype "[CategoryPurpose1Choice](#)" on [page 25](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or}	[1..1]		25
	Proprietary	<Prtry>	Or}	[1..1]	🚫	25

## 5.50 PersonIdentification13

*Definition:* Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		118
	Other	<Othr>		[0..*]	⚠ R[0..2] R[0..2] R[0..2] R[0..2]	

Used in element(s)

"[PrivateIdentification](#)" on [page 105](#)

### 5.50.1 DateAndPlaceOfBirth

*XML Tag:* DtAndPlcOfBirth

*Presence:* [0..1]

*Definition:* Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "[DateAndPlaceOfBirth1](#)" on [page 68](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		69
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		69
	CityOfBirth	<CityOfBirth>		[1..1]		69
	CountryOfBirth	<CtryOfBirth>		[1..1]		69

### 5.50.2 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 91 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		91
	SchemeName	<SchmeNm>		[0..1]		91
	Issuer	<Issr>		[0..1]		91

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*

- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/Identification/PrivateIdentification/Other

*This element has change repeatability, the maximum occurrence has been changed to : 2*

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/Identification/PrivateIdentification/Other

**Comment:**

This component should be restricted to Max 1 Occurs (maximum 1 repetition) until YYYY-MM-DD (date to be confirmed).

## 5.51 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		120
	Proprietary	<Prtry>	Or}	[1..1]		120

**Used in element(s)**

"SchemeName" on page 91

### 5.51.1 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 204](#)

### 5.51.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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















*Datatype:* ["Max35Text" on page 215](#)

## 5.52 PostalAddress24

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

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



Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	 	121
	Department	<Dept>		[0..1]		122
	SubDepartment	<SubDept>		[0..1]		122
	StreetName	<StrtNm>		[0..1]		122
	BuildingNumber	<BldgNb>		[0..1]		123
	BuildingName	<BldgNm>		[0..1]		123
	Floor	<Flr>		[0..1]		123
	PostBox	<PstBx>		[0..1]		124
	Room	<Room>		[0..1]		124
	PostCode	<PstCd>		[0..1]		124
	TownName	<TwnNm>		[0..1]	 	125
	TownLocationName	<TwnLctnNm>		[0..1]		125
	DistrictName	<DstrctNm>		[0..1]		126
	CountrySubDivision	<CtrySubDvsn>		[0..1]		126
	Country	<Ctry>		[0..1]	 	126
	AddressLine	<AdrLine>		[0..7]	 	127

**Used in element(s)**

"PostalAddress" on page 79, "PostalAddress" on page 21, "PostalAddress" on page 106







## 5.52.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

The **AdrTp** block contains the following elements (see datatype "AddressType3Choice" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		18
	Proprietary	<Prtry>	Or}	[1..1]		18

## Usage Guideline details

- This element(`pac.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress/AddressType`) is removed.
- This element(`pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressType`) is removed.
- This element(`pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressType`) is removed.
- This element(`pac.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/AddressType`) is removed.
- This element(`pac.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/AddressType`) is removed.
- on `pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressType`  
**Comment:**  
This element will be removed effective YYYY-MM-DD (date to be confirmed).
- on `pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressType`  
**Comment:**  
This element will be removed effective YYYY-MM-DD (date to be confirmed).

## 5.52.2 Department

*XML Tag:* Dept

*Presence:* [0..1]

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

*Datatype:* ["Max70Text" on page 216](#)

## 5.52.3 SubDepartment

*XML Tag:* SubDept

*Presence:* [0..1]

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

*Datatype:* ["Max70Text" on page 216](#)

## 5.52.4 StreetName

*XML Tag:* StrtNm

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* ["Max70Text" on page 216](#)

## 5.52.5 BuildingNumber

*XML Tag:* BldgNb

*Presence:* [0..1]

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

*Datatype:* ["Max16Text" on page 214](#)

## 5.52.6 BuildingName

*XML Tag:* BldgNm

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* ["Max35Text" on page 215](#)

### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/BuildingName**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/BuildingName**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.52.7 Floor

*XML Tag:* Flr

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* ["Max70Text" on page 216](#)

### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/Floor**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/Floor**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.52.8 PostBox

*XML Tag:* PstBx

*Presence:* [0..1]

*Definition:* Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

*Datatype:* "Max16Text" on page 214

### Usage Guideline details

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/PostBox**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/PostBox**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.52.9 Room

*XML Tag:* Room

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 216

### Usage Guideline details

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/Room**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/Room**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.52.10 PostCode

XML Tag: PstCd

Presence: [0..1]

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

Datatype: ["Max16Text" on page 214](#)

## 5.52.11 TownName

XML Tag: TwnNm

Presence: [0..1]

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

Datatype: ["Max35Text" on page 215](#)

### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress/TownName**

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

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/TownName**

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

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/TownName**

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

- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/TownName**

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

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/TownName**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, and will be mandatory effective YYYY-MM-DD (date to be confirmed).

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/TownName**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, and will be mandatory effective YYYY-MM-DD (date to be confirmed).

## 5.52.12 TownLocationName

XML Tag: TwnLctnNm

Presence: [0..1]

Definition: Specific location name within the town.

*Datatype:* ["Max35Text" on page 215](#)

#### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/TownLocationName**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/TownLocationName**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.52.13 DistrictName

*XML Tag:* DstrctNm

*Presence:* [0..1]

*Definition:* Identifies a subdivision within a country sub-division.

*Datatype:* ["Max35Text" on page 215](#)

#### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/DistrictName**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/DistrictName**

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.52.14 CountrySubDivision

*XML Tag:* CtrySubDvsn

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 215](#)

## 5.52.15 Country

*XML Tag:* Ctry

*Presence:* [0..1]

*Definition:* Nation with its own government.

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

#### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress/Country**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/Country**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/Country**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/Country**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/Country**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/Country**  
**Comment:**  
This element will be used as part of the target state RTR ISO 20022 Remittance Data, and will be mandatory effective YYYY-MM-DD (date to be confirmed).
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/Country**  
**Comment:**  
This element will be used as part of the target state RTR ISO 20022 Remittance Data, and will be mandatory effective YYYY-MM-DD (date to be confirmed).

## 5.52.16 AddressLine

*XML Tag:* AdrLine

*Presence:* [0..7]

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

*Datatype:* ["Max70Text" on page 216](#)

#### Usage Guideline details

- **This element(pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress/AddressLine) is removed.**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressLine) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressLine) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/AddressLine) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/AddressLine) is removed.
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressLine  
**Comment:**  
This element will be removed effective YYYY-MM-DD (date to be confirmed).
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressLine  
**Comment:**  
This element will be removed effective YYYY-MM-DD (date to be confirmed).


## 5.53 PostalAddress24\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	<span style="color: red;">⊘</span>	129
	Department	<Dept>		[0..1]		129
	SubDepartment	<SubDept>		[0..1]		129
	StreetName	<StrtNm>		[0..1]		130
	BuildingNumber	<BldgNb>		[0..1]		130
	BuildingName	<BldgNm>		[0..1]		130
	Floor	<Flr>		[0..1]		130
	PostBox	<PstBx>		[0..1]		130
	Room	<Room>		[0..1]		130
	PostCode	<PstCd>		[0..1]		131
	TownName	<TwnNm>		[0..1]		131
	TownLocationName	<TwnLctnNm>		[0..1]		131
	DistrictName	<DstrctNm>		[0..1]		131



Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CountrySubDivision	<CtrySubDvsn>		[0..1]		131
	Country	<Ctry>		[0..1]		131
	AddressLine	<AdrLine>		[0..7]	 R[0..3] R[0..3] R[0..3]	131

**Used in element(s)**

"Address" on page 99, "PostalAddress" on page 110







## 5.53.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

The **AdrTp** block contains the following elements (see datatype "AddressType3Choice" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		18
	Proprietary	<Prtry>	Or}	[1..1]		18

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress/Address/AddressType) is removed.

## 5.53.2 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: "Max70Text" on page 216

## 5.53.3 SubDepartment

XML Tag: SubDept

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 216

#### **5.53.4 StreetName**

*XML Tag:* StrtNm

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max70Text" on page 216

#### **5.53.5 BuildingNumber**

*XML Tag:* BldgNb

*Presence:* [0..1]

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

*Datatype:* "Max16Text" on page 214

#### **5.53.6 BuildingName**

*XML Tag:* BldgNm

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* "Max35Text" on page 215

#### **5.53.7 Floor**

*XML Tag:* Flr

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* "Max70Text" on page 216

#### **5.53.8 PostBox**

*XML Tag:* PstBx

*Presence:* [0..1]

*Definition:* Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

*Datatype:* "Max16Text" on page 214

#### **5.53.9 Room**

*XML Tag:* Room

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* ["Max70Text" on page 216](#)

### 5.53.10 PostCode

*XML Tag:* PstCd

*Presence:* [0..1]

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

*Datatype:* ["Max16Text" on page 214](#)

### 5.53.11 TownName

*XML Tag:* TwnNm

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 215](#)

### 5.53.12 TownLocationName

*XML Tag:* TwnLctnNm

*Presence:* [0..1]

*Definition:* Specific location name within the town.

*Datatype:* ["Max35Text" on page 215](#)

### 5.53.13 DistrictName

*XML Tag:* DstrctNm

*Presence:* [0..1]

*Definition:* Identifies a subdivision within a country sub-division.

*Datatype:* ["Max35Text" on page 215](#)

### 5.53.14 CountrySubDivision

*XML Tag:* CtrySubDvsn

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 215](#)

### 5.53.15 Country

*XML Tag:* Ctry

*Presence:* [0..1]

*Definition:* Nation with its own government.

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

## 5.53.16 AddressLine

XML Tag: AdrLine

Presence: [0..7]

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

Datatype: ["Max35Text" on page 215](#)

### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine**  
*This element has change repeatability, the maximum occurrence has been changed to : 3*
- **on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress/AddressLine**  
*This element has change repeatability, the maximum occurrence has been changed to : 3*
- **on pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress/Address/AddressLine**  
*This element has change repeatability, the maximum occurrence has been changed to : 3*
- **on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine**  
Type changed to: [Max35Text on page 215](#)
- **on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress/AddressLine**  
Type changed to: [Max35Text on page 215](#)
- **on pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress/Address/AddressLine**  
Type changed to: [Max35Text on page 215](#)

## 5.54 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		133
	Identification	<Id>		[1..1]		133

### Used in element(s)

["Proxy" on page 24](#)







## 5.54.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

*Definition:* Type of the proxy identification.

The **Tp** block contains the following elements (see datatype "[ProxyAccountType1Choice](#)" on page 133 for details)

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

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

## 5.54.2 Identification

*XML Tag:* Id







*Presence:* [1..1]

*Definition:* Identification used to indicate the account identification under another specified name.

*Datatype:* "[Max2048Text](#)" on page 214

## 5.55 ProxyAccountType1Choice

*Definition:* Specifies the scheme used for the identification of an account alias.

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

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

**Used in element(s)**

"Type" on page 133

### 5.55.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "[ExternalProxyAccountType1Code](#)" on page 205

### 5.55.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 215](#)

## 5.56 Purpose2Choice

*Definition:* Specifies the underlying reason for the payment transaction.

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		134
	Proprietary	<Prtry>	Or}	[1..1]		134

**Used in element(s)**

["Purpose" on page 62](#)

### 5.56.1 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 206](#)

### 5.56.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]


*Definition:* Purpose, in a proprietary form.

*Datatype:* ["Max35Text" on page 215](#)

## 5.57 ReferredDocumentInformation7\_\_1

*Definition:* Set of elements used to identify the documents referred to in the remittance information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		135
	Number	<Nb>		[0..1]		135
	RelatedDate	<RltdDt>		[0..1]		135
	LineDetails	<LineDtls>		[0..*]		135

**Used in element(s)**

"ReferredDocumentInformation" on page 160







## 5.57.1 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 137 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		137
	Issuer	<Issr>		[0..1]		137

## 5.57.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 215

## 5.57.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 209

## 5.57.4 LineDetails

XML Tag: LineDtls

Presence: [0..\*]

*Definition:* Set of elements used to provide the content of the referred document line.

The **LineDtls** block contains the following elements (see datatype "[DocumentLineInformation1\\_1](#)" on [page 73](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..*]		74
	Description	<Desc>		[0..1]	⚠	74
	Amount	<Amt>		[0..1]		74

#### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/LineDetails](#)

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.58 ReferredDocumentType3Choice

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

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

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

#### Used in element(s)

"[CodeOrProprietary](#)" on [page 137](#)

### 5.58.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Document type in a coded form.

*Datatype:* "[DocumentType6Code](#)" on [page 193](#)

### 5.58.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]



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

*Datatype:* ["Max35Text" on page 215](#)

**Usage Guideline details**

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/Type/CodeOrProprietary/Proprietary](#)

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.59 ReferredDocumentType4

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		137
	Issuer	<Issr>		[0..1]	<span style="color:red">⚠</span>	137

**Used in element(s)**

["Type" on page 135](#)

### 5.59.1 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 136](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		136
	Proprietary	<Prtry>	Or}	[1..1]	<span style="color:red">⚠</span>	136

### 5.59.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

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

Datatype: ["Max35Text" on page 215](#)

#### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/Type/Issuer](#)

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.60 RegulatoryAuthority2

*Definition:* Entity requiring the regulatory reporting information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		138
	Country	<Ctry>		[0..1]		138

**Used in element(s)**

["Authority" on page 139](#)

### 5.60.1 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

Datatype: ["Max140Text" on page 213](#)

### 5.60.2 Country

*XML Tag:* Ctry

*Presence:* [0..1]

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

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

## 5.61 RegulatoryReporting3

*Definition:* Information needed due to regulatory and/or statutory requirements.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		139
	Authority	<Authrty>		[0..1]		139
	Details	<Dtls>		[0..*]		139

**Used in element(s)**

"RegulatoryReporting" on page 62

## 5.61.1 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 220

## 5.61.2 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 138 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		138
	Country	<Ctry>		[0..1]		138

## 5.61.3 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 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		159
	Date	<Dt>		[0..1]		159
	Country	<Ctry>		[0..1]		159
	Code	<Cd>		[0..1]		159
	Amount	<Amt>		[0..1]		160
	Information	<Inf>		[0..*]		160

## 5.62 RemittanceAmount2

*Definition:* Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		140
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]	<span style="color: orange;">⚠</span>	140
	CreditNoteAmount	<CdtNoteAmt>		[0..1]	<span style="color: orange;">⚠</span>	141
	TaxAmount	<TaxAmt>		[0..*]	<span style="color: orange;">⚠</span>	141
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]	<span style="color: orange;">⚠</span>	142
	RemittedAmount	<RmtdAmt>		[0..1]		142

Used in element(s)

"ReferredDocumentAmount" on page 161

### 5.62.1 DuePayableAmount

*XML Tag:* DuePyblAmt

*Presence:* [0..1]

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 185

### 5.62.2 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 70](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		70
	Amount	<Amt>		[1..1]		71

**Usage Guideline details**

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentAmount/DiscountAppliedAmount](#)

**Comment:**  
 This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

### 5.62.3 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 185](#)

**Usage Guideline details**

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentAmount/CreditNoteAmount](#)

**Comment:**  
 This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

### 5.62.4 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 167](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		167

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		167

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentAmount/TaxAmount

**Comment:**

This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.62.5 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 71 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		72
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		72
	Reason	<Rsn>		[0..1]		72
	AdditionalInformation	<AddtlInf>		[0..1]		72

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentAmount/AdjustmentAmountAndReason

**Comment:**

This element will be restricted to Max 1 Occurs (maximum 1 repetition) until YYYY-MM-DD (date to be confirmed).

## 5.62.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 185

## 5.63 RemittanceAmount3

*Definition:* Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		143
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		143
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		143
	TaxAmount	<TaxAmt>		[0..*]		144
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		144
	RemittedAmount	<RmtdAmt>		[0..1]		144

Used in element(s)

"Amount" on page 74

### 5.63.1 DuePayableAmount

*XML Tag:* DuePyblAmt

*Presence:* [0..1]

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 185

### 5.63.2 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 70 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		70
	Amount	<Amt>		[1..1]		71

### 5.63.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

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

## 5.63.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..\*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype ["TaxAmountAndType1" on page 167](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		167
	Amount	<Amt>		[1..1]		167

## 5.63.5 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 71](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		72
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		72
	Reason	<Rsn>		[0..1]		72
	AdditionalInformation	<AddtlInf>		[0..1]		72

## 5.63.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted.

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



## 5.64 RemittanceInformation16\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Unstructured	<Ustrd>		[0..*]	R[0..3]	145
	Structured	<Strd>		[0..*]	<span style="color: red;">⚠️</span>	145

### Used in element(s)

"RemittanceInformation" on page 64

### 5.64.1 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 213

### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Unstructured

*This element has change repeatability, the maximum occurrence has been changed to : 3*

### 5.64.2 Structured

*XML Tag:* Strd

*Presence:* [0..\*]

*Definition:* Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

The **Strd** block contains the following elements (see datatype "[StructuredRemittanceInformation16\\_\\_1](#)" on page 160 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]	<span style="color: red;">⚠️</span>	160

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		161
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		161
	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.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured

- Textual\_RTR\_RemittanceRule:

Structured Remittance can be repeated, however the total business data for all occurrences (excluding tags) must not exceed 9,000 characters.  
This rule will be implemented on YYYY-MM-DD (date to be confirmed).

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured

- Comment:**

This component will be restricted to Max 5 Occurs (maximum 5 repetitions) until YYYY-MM-DD (date to be confirmed).

## 5.65 RemittanceLocation7\_\_1

*Definition:* Provides information on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceIdentification	<RmtId>		[0..1]		146
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]	⚠ R[0..2]	147

#### Used in element(s)

"RelatedRemittanceInformation" on page 64

### 5.65.1 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 215

## 5.65.2 RemittanceLocationDetails

XML Tag: RmtLctnDtls

Presence: [0..\*]

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

The **RmtLctnDtls** block contains the following elements (see datatype "[RemittanceLocationData1\\_\\_1](#)" on page 147 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Method	<Mtd>		[1..1]		148
	ElectronicAddress	<ElctrcAdr>		[0..1]	<span style="color: orange;">⚠</span>	148
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: orange;">⚠</span>	148

### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails**  
*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails**  
**Comment:**  
 This component will be restricted to Max 1 Occurs (maximum 1 repetition) until YYYY-MM-DD (date to be confirmed).

## 5.66 RemittanceLocationData1\_\_1

Definition: Provides additional details on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Method	<Mtd>		[1..1]		148
	ElectronicAddress	<ElctrcAdr>		[0..1]	<span style="color: orange;">⚠</span>	148
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: orange;">⚠</span>	148

### Used in element(s)

"[RemittanceLocationDetails](#)" on page 147

## 5.66.1 Method

*XML Tag:* Mtd

*Presence:* [1..1]

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

*Datatype:* ["RemittanceLocationMethod2Code" on page 221](#)

## 5.66.2 ElectronicAddress

*XML Tag:* ElctrcnAdr

*Presence:* [0..1]

*Definition:* Electronic address to which an agent is to send the remittance information.

*Datatype:* ["Max2048Text" on page 214](#)

### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/ElectronicAddress](#)

**Comment:**

This element is optional in the target state RTR ISO 20022 Remittance Data but will be mandatory until YYYY-MM-DD (date to be confirmed).

## 5.66.3 PostalAddress

*XML Tag:* PstlAdr

*Presence:* [0..1]

*Definition:* Postal address to which an agent is to send the remittance information.

The **PstlAdr** block contains the following elements (see datatype ["NameAndAddress16\\_1" on page 99](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[1..1]		99
	Address	<Adr>		[1..1]		99

### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress](#)

**Comment:**

This component will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.67 ServiceLevel8Choice

*Definition:* Specifies the service level of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or}	[1..1]		149
	Proprietary	<Prtry>	Or}	[1..1]		149

**Used in element(s)**

["ServiceLevel" on page 116](#)

### 5.67.1 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 207](#)

### 5.67.2 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 215](#)

## 5.68 SettlementDateTimelIndication1

*Definition:* Information on the occurred settlement time(s) of the payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	<DbtDtTm>		[0..1]		149
	CreditDateTime	<CdtDtTm>		[0..1]		150

**Used in element(s)**

["SettlementTimeIndication" on page 44](#)

### 5.68.1 DebitDateTime

*XML Tag:* DbtDtTm

*Presence:* [0..1]

*Definition:* Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

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

## 5.68.2 CreditDateTime

*XML Tag:* CdtDtTm

*Presence:* [0..1]

*Definition:* Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

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

## 5.69 SettlementInstruction7

*Definition:* Provides further details on the settlement of the instruction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		153
	SettlementAccount	<SttlmAcct>		[0..1]	⊘	153
	ClearingSystem	<ClrSys>		[0..1]	M	154
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	⊘	154
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	⊘	155
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	⊘	155
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	⊘	156
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	⊘	156
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	⊘	157

### Rules

#### R38 ThirdReimbursementAgentRule ✓

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00040

- *Error Text:* Invalid message content for third reimbursement agent.

**Usage Guideline restrictions for this element**

- **This rule(pacs.008.001.08/GroupHeader/SettlementInformation/ThirdReimbursementAgentRule) is removed.**

**R39 SettlementMethodAgentRule ✓**

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00018
- *Error Text:* Invalid message content for settlement method INGA or INDA.

**Usage Guideline restrictions for this element**

- **This rule(pacs.008.001.08/GroupHeader/SettlementInformation/SettlementMethodAgentRule) is removed.**

**R40 SettlementMethodCoverRule ✓**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00075
- *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

**Usage Guideline restrictions for this element**

- **This rule(pacs.008.001.08/GroupHeader/SettlementInformation/SettlementMethodCoverRule) is removed.**

**R41 SettlementMethodCoverAgentRule ✓**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00076
- *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

**Usage Guideline restrictions for this element**

- This rule(pacs.008.001.08/GroupHeader/SettlementInformation/SettlementMethodCoverAgentRule) is removed.

#### R42 SettlementMethodClearingRule ✓

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00019
- *Error Text:* Invalid message content for settlement method CLRG.

##### Usage Guideline restrictions for this element

- This rule(pacs.008.001.08/GroupHeader/SettlementInformation/SettlementMethodClearingRule) is removed.

#### R43 InstructingReimbursementAgentAccountRule ✓

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00038
- *Error Text:* Invalid message content for instructing reimbursement agent account.

##### Usage Guideline restrictions for this element

- This rule(pacs.008.001.08/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccountRule) is removed.

#### R44 InstructedReimbursementAgentAccountRule ✓

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00037
- *Error Text:* Invalid message content for instructed reimbursement agent account.

##### Usage Guideline restrictions for this element

- This rule(pacs.008.001.08/GroupHeader/SettlementInformation/InstructedReimbursementAgentAccountRule) is removed.

#### R45 ThirdReimbursementAgentAccountRule ✓



If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00039
- *Error Text:* Invalid message content for third reimbursement agent account.

**Usage Guideline restrictions for this element**

- **This rule(pacs.008.001.08/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccountRule) is removed.**

**Used in element(s)**

"SettlementInformation" on page 94

## 5.69.1 SettlementMethod

*XML Tag:* SttlmMtd

*Presence:* [1..1]

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

*Datatype:* "SettlementMethod1Code" on page 224

## 5.69.2 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 "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

## Usage Guideline details

- This element([pacs.008.001.08/GroupHeader/SettlementInformation/SettlementAccount](#)) is removed.







## 5.69.3 ClearingSystem



XML Tag: ClrSys

Presence: [0..1]

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

The **ClrSys** block contains the following elements (see datatype "[ClearingSystemIdentification3Choice](#)" on [page 27](#) for details)

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

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

## Usage Guideline details

- on [pacs.008.001.08/GroupHeader/SettlementInformation/ClearingSystem](#)  
This element is now mandatory, the minimum occurrence has been changed to : 1

## 5.69.4 InstructingReimbursementAgent







XML Tag: InstgRmbrsmntAgt

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstgRmbrsmntAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on [page 18](#) for details)

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

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

Usage Guideline details

- This element([pacs.008.001.08/GroupHeader/SettlementInformation/InstructingReimbursementAgent](#)) is removed.

## 5.69.5 InstructingReimbursementAgentAccount

XML Tag: InstgRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstgRmbrsmntAgtAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

Usage Guideline details

- This element([pacs.008.001.08/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccount](#)) is removed.

## 5.69.6 InstructedReimbursementAgent

XML Tag: InstdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstdRmbrsmntAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 18 for details)

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

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

## Usage Guideline details

- This element(pacs.008.001.08/GroupHeader/SettlementInformation/InstructedReimbursement-Agent) is removed.

## 5.69.7 InstructedReimbursementAgentAccount

XML Tag: InstdRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

## Usage Guideline details

- This element(pacs.008.001.08/GroupHeader/SettlementInformation/InstructedReimbursement-AgentAccount) is removed.

## 5.69.8 ThirdReimbursementAgent

XML Tag: ThrdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

The **ThrdRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 18 for details)

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

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

**Usage Guideline details**

- This element(pacs.008.001.08/GroupHeader/SettlementInformation/ThirdReimbursementAgent) is removed.

## 5.69.9 ThirdReimbursementAgentAccount

*XML Tag:* ThrdRmbrsmntAgtAcct

*Presence:* [0..1]

*Definition:* Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain.

The **ThrdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		22
	Type	<Tp>		[0..1]		22
	Currency	<Ccy>		[0..1]		23
	Name	<Nm>		[0..1]		23
	Proxy	<Prxy>		[0..1]		24

**Usage Guideline details**

- This element(pacs.008.001.08/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccount) is removed.

## 5.70 SettlementTimeRequest2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CLSTime	<CLSTm>		[0..1]		158
	TillTime	<TillTm>		[0..1]		158
	FromTime	<FrTm>		[0..1]		158
	RejectTime	<RjctTm>		[0..1]		158

**Used in element(s)**

"SettlementTimeRequest" on page 45

## 5.70.1 CLSTime

*XML Tag:* CLSTm

*Presence:* [0..1]

*Definition:* Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

*Usage:* Time must be expressed in Central European Time (CET).

*Datatype:* "ISOTime" on page 210

## 5.70.2 TillTime

*XML Tag:* TillTm

*Presence:* [0..1]

*Definition:* Time until when the payment may be settled.

*Datatype:* "ISOTime" on page 210

## 5.70.3 FromTime

*XML Tag:* FrTm

*Presence:* [0..1]

*Definition:* Time as from when the payment may be settled.

*Datatype:* "ISOTime" on page 210

## 5.70.4 RejectTime

*XML Tag:* RjctTm

*Presence:* [0..1]

*Definition:* Time by when the payment must be settled to avoid rejection.

*Datatype:* "ISOTime" on page 210

## 5.71 StructuredRegulatoryReporting3

*Definition:* Information needed due to regulatory and statutory requirements.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		159
	Date	<Dt>		[0..1]		159
	Country	<Ctry>		[0..1]		159
	Code	<Cd>		[0..1]		159
	Amount	<Amt>		[0..1]		160
	Information	<Inf>		[0..*]		160

**Used in element(s)**

"Details" on page 139

### 5.71.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 215

### 5.71.2 Date

*XML Tag:* Dt

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 209

### 5.71.3 Country

*XML Tag:* Ctry

*Presence:* [0..1]

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

*Datatype:* "CountryCode" on page 192

### 5.71.4 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 212

## 5.71.5 Amount

*XML Tag:* Amt

*Presence:* [0..1]

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 185

## 5.71.6 Information

*XML Tag:* Inf

*Presence:* [0..\*]

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

*Datatype:* "Max35Text" on page 215

## 5.72 StructuredRemittanceInformation16\_\_1

*Definition:* Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]	<span style="color: orange;">⚠</span>	160
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		161
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		161
	Invoicer	<Invcr>		[0..1]		162
	Invoicee	<Invcee>		[0..1]		162
	TaxRemittance	<TaxRmt>		[0..1]	<span style="color: orange;">⚠</span>	163
	GarnishmentRemittance	<GrnshmtRmt>		[0..1]	<span style="color: orange;">⚠</span>	163
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]	<span style="color: orange;">⚠</span>	164

**Used in element(s)**

"Structured" on page 145

### 5.72.1 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\_\_1" on page 134 for details)



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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		135
	Number	<Nb>		[0..1]		135
	RelatedDate	<RltdDt>		[0..1]		135
	LineDetails	<LineDtIs>		[0..*]		135

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation

**Comment:**  
 This component will be restricted to Max 1 Occurs (maximum 1 repetition) until YYYY-MM-DD (date to be confirmed).







## 5.72.2 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 140 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		140
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		140
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		141
	TaxAmount	<TaxAmt>		[0..*]		141
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		142
	RemittedAmount	<RmtdAmt>		[0..1]		142

## 5.72.3 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 65 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		66
	Reference	<Ref>		[0..1]		66

## 5.72.4 Invoicer

XML Tag: Invcr

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

The **Invcr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		106
	PostalAddress	<PstlAdr>		[0..1]		106
	Identification	<Id>		[0..1]		107
	CountryOfResidence	<CtryOfRes>		[0..1]	⚠	107
	ContactDetails	<CtctDtls>		[0..1]	⚠	108

## 5.72.5 Invoicee

XML Tag: Invcee

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

The **Invcee** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		106
	PostalAddress	<PstlAdr>		[0..1]		106

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		107
	CountryOfResidence	<CtryOfRes>		[0..1]	⚠	107
	ContactDetails	<CtctDtls>		[0..1]	⚠	108

## 5.72.6 TaxRemittance

XML Tag: TaxRmt

Presence: [0..1]

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

The **TaxRmt** block contains the following elements (see datatype "TaxInformation7" on page 169 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		169
	Debtor	<Dbtr>		[0..1]		170
	UltimateDebtor	<UltmtDbtr>		[0..1]		170
	AdministrationZone	<AdmstnZone>		[0..1]		170
	ReferenceNumber	<RefNb>		[0..1]		171
	Method	<Mtd>		[0..1]		171
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		171
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		171
	Date	<Dt>		[0..1]		171
	SequenceNumber	<SeqNb>		[0..1]		171
	Record	<Rcrd>		[0..*]		172

### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/TaxRemittance

**Comment:**

This component will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.72.7 GarnishmentRemittance

XML Tag: GrnshmtRmt

*Presence:* [0..1]

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

The **GrnshmtRmt** block contains the following elements (see datatype "[Garnishment3](#)" on page 81 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		82
	Garnishee	<Grnshee>		[0..1]		82
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		82
	ReferenceNumber	<RefNb>		[0..1]		83
	Date	<Dt>		[0..1]		83
	RemittedAmount	<RmtdAmt>		[0..1]		83
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrnclnd>		[0..1]		83
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		84

#### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance](#)

**Comment:**

This component will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).

## 5.72.8 AdditionalRemittanceInformation

*XML Tag:* AddtlRmtInf

*Presence:* [0..3]

*Definition:* Additional information, in free text form, to complement the structured remittance information.

*Datatype:* "[Max140Text](#)" on page 213

#### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/AdditionalRemittanceInformation](#)

**Comment:**

This element should be restricted to Max 1 Occurs (maximum 1 repetition) until YYYY-MM-DD (date to be confirmed).

## 5.73 SupplementaryData1

*Definition:* Additional information that can not be captured in the structured fields and/or any other specific block.

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

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

**Rules**

**R34 SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

Error handling: Undefined

**Used in element(s)**

["SupplementaryData" on page 14](#), ["SupplementaryData" on page 65](#)

## 5.73.1 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 214

## 5.73.2 Envelope

*XML Tag:* Envlp

*Presence:* [1..1]

*Definition:* Technical element wrapping the supplementary data.

## 5.74 TaxAmount2

*Definition:* Set of elements used to provide information on the tax amount(s) of tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		166
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		166

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TotalAmount	<TtlAmt>		[0..1]		166
	Details	<Dtls>		[0..*]		166

**Used in element(s)**

["TaxAmount" on page 180](#)

## 5.74.1 Rate

*XML Tag:* Rate

*Presence:* [0..1]

*Definition:* Rate used to calculate the tax.

*Datatype:* ["PercentageRate" on page 217](#)

## 5.74.2 TaxableBaseAmount

*XML Tag:* TaxblBaseAmt

*Presence:* [0..1]

*Definition:* Amount of money on which the tax is based.

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

## 5.74.3 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 185](#)

## 5.74.4 Details

*XML Tag:* Dtls

*Presence:* [0..\*]

*Definition:* Set of elements used to provide details on the tax period and amount.

The **Dtls** block contains the following elements (see datatype ["TaxRecordDetails2" on page 180](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		181
	Amount	<Amt>		[1..1]		181

## 5.75 TaxAmountAndType1

*Definition:* Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		167
	Amount	<Amt>		[1..1]		167

**Used in element(s)**

["TaxAmount" on page 141](#), ["TaxAmount" on page 144](#)

### 5.75.1 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 - ⊖ Partial Removed - ◇ Ignored - ◇ Partial 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]		168
	Proprietary	<Prtry>	Or}	[1..1]		168

### 5.75.2 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

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

## 5.76 TaxAmountType1Choice

*Definition:* Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		168

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Proprietary	<Prtry>	Or}	[1..1]		168

**Used in element(s)**

["Type" on page 167](#)

## 5.76.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalTaxAmountType1Code" on page 208](#)

## 5.76.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 215](#)

## 5.77 TaxAuthorisation1

*Definition:* Details of the authorised tax paying party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		168
	Name	<Nm>		[0..1]		168

**Used in element(s)**

["Authorisation" on page 177](#)

### 5.77.1 Title

*XML Tag:* Titl

*Presence:* [0..1]

*Definition:* Title or position of debtor or the debtor's authorised representative.

*Datatype:* ["Max35Text" on page 215](#)

### 5.77.2 Name

*XML Tag:* Nm



*Presence:* [0..1]

*Definition:* Name of the debtor or the debtor's authorised representative.

*Datatype:* "Max140Text" on page 213

## 5.78 TaxInformation7

*Definition:* Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		169
	Debtor	<Dbtr>		[0..1]		170
	UltimateDebtor	<UltmtDbtr>		[0..1]		170
	AdministrationZone	<AdmstnZone>		[0..1]		170
	ReferenceNumber	<RefNb>		[0..1]		171
	Method	<Mtd>		[0..1]		171
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		171
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		171
	Date	<Dt>		[0..1]		171
	SequenceNumber	<SeqNb>		[0..1]		171
	Record	<Rcrd>		[0..*]		172

Used in element(s)

"TaxRemittance" on page 163

### 5.78.1 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 175 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		175
	RegistrationIdentification	<RegnId>		[0..1]		176

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxType	<TaxTp>		[0..1]		176







## 5.78.2 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 176 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		176
	RegistrationIdentification	<RegnId>		[0..1]		176
	TaxType	<TaxTp>		[0..1]		177
	Authorisation	<Authstn>		[0..1]		177







## 5.78.3 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 176 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		176
	RegistrationIdentification	<RegnId>		[0..1]		176
	TaxType	<TaxTp>		[0..1]		177
	Authorisation	<Authstn>		[0..1]		177

## 5.78.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

*Datatype:* ["Max35Text" on page 215](#)

## 5.78.5 ReferenceNumber

*XML Tag:* RefNb

*Presence:* [0..1]

*Definition:* Tax reference information that is specific to a taxing agency.

*Datatype:* ["Max140Text" on page 213](#)

## 5.78.6 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 215](#)

## 5.78.7 TotalTaxableBaseAmount

*XML Tag:* TtlTaxblBaseAmt

*Presence:* [0..1]

*Definition:* Total amount of money on which the tax is based.

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

## 5.78.8 TotalTaxAmount

*XML Tag:* TtlTaxAmt

*Presence:* [0..1]

*Definition:* Total amount of money as result of the calculation of the tax.

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

## 5.78.9 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date by which tax is due.

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

## 5.78.10 SequenceNumber

*XML Tag:* SeqNb

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* ["Number" on page 217](#)

## 5.78.11 Record

XML Tag: Rcrd

Presence: [0..\*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord2" on page 178 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		179
	Category	<Ctgy>		[0..1]		179
	CategoryDetails	<CtgyDtls>		[0..1]		179
	DebtorStatus	<DbtrSts>		[0..1]		179
	CertificateIdentification	<CertId>		[0..1]		179
	FormsCode	<FrmsCd>		[0..1]		179
	Period	<Prd>		[0..1]		180
	TaxAmount	<TaxAmt>		[0..1]		180
	AdditionalInformation	<AddtlInf>		[0..1]		180

## 5.79 TaxInformation8

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		173
	Debtor	<Dbtr>		[0..1]		173
	AdministrationZone	<AdmstnZone>		[0..1]		173
	ReferenceNumber	<RefNb>		[0..1]		174
	Method	<Mtd>		[0..1]		174
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		174
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		174
	Date	<Dt>		[0..1]		174
	SequenceNumber	<SeqNb>		[0..1]		174

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Record	<Rcrd>		[0..*]		175

**Used in element(s)**

"Tax" on page 63







## 5.79.1 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 175 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		175
	RegistrationIdentification	<RegnId>		[0..1]		176
	TaxType	<TaxTp>		[0..1]		176







## 5.79.2 Debtor

XML Tag: Dbtr

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

The **Dbtr** block contains the following elements (see datatype "TaxParty2" on page 176 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		176
	RegistrationIdentification	<RegnId>		[0..1]		176
	TaxType	<TaxTp>		[0..1]		177
	Authorisation	<Authstn>		[0..1]		177

## 5.79.3 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

*Datatype:* ["Max35Text" on page 215](#)

## 5.79.4 ReferenceNumber

*XML Tag:* RefNb

*Presence:* [0..1]

*Definition:* Tax reference information that is specific to a taxing agency.

*Datatype:* ["Max140Text" on page 213](#)

## 5.79.5 Method

*XML Tag:* Mtd

*Presence:* [0..1]

*Definition:* Method used to indicate the underlying business or how the tax is paid.

*Datatype:* ["Max35Text" on page 215](#)

## 5.79.6 TotalTaxableBaseAmount

*XML Tag:* TtlTaxblBaseAmt

*Presence:* [0..1]

*Definition:* Total amount of money on which the tax is based.

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

## 5.79.7 TotalTaxAmount

*XML Tag:* TtlTaxAmt

*Presence:* [0..1]

*Definition:* Total amount of money as result of the calculation of the tax.

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

## 5.79.8 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date by which tax is due.

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

## 5.79.9 SequenceNumber

*XML Tag:* SeqNb

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* ["Number" on page 217](#)

## 5.79.10 Record

XML Tag: Rcrd

Presence: [0..\*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord2" on page 178 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		179
	Category	<Ctgy>		[0..1]		179
	CategoryDetails	<CtgyDtls>		[0..1]		179
	DebtorStatus	<DbtrSts>		[0..1]		179
	CertificateIdentification	<CertId>		[0..1]		179
	FormsCode	<FrmsCd>		[0..1]		179
	Period	<Prd>		[0..1]		180
	TaxAmount	<TaxAmt>		[0..1]		180
	AdditionalInformation	<AddtlInf>		[0..1]		180

## 5.80 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		175
	RegistrationIdentification	<RegnId>		[0..1]		176
	TaxType	<TaxTp>		[0..1]		176

Used in element(s)

"Creditor" on page 169, "Creditor" on page 173

### 5.80.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: ["Max35Text" on page 215](#)

## 5.80.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 215](#)

## 5.80.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 215](#)

## 5.81 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		176
	RegistrationIdentification	<RegnId>		[0..1]		176
	TaxType	<TaxTp>		[0..1]		177
	Authorisation	<Authstn>		[0..1]		177

Used in element(s)

["Debtor" on page 170](#), ["Debtor" on page 173](#), ["UltimateDebtor" on page 170](#)

### 5.81.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: ["Max35Text" on page 215](#)

### 5.81.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.



Datatype: ["Max35Text" on page 215](#)

### 5.81.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 215](#)

### 5.81.4 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 - ⊘ Partial Removed - ◇ Ignored - ◇ Partial 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

## 5.82 TaxPeriod2

Definition: Period of time details related to the tax payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		177
	Type	<Tp>		[0..1]		178
	FromToDate	<FrToDt>		[0..1]		178

Used in element(s)

["Period" on page 180](#), ["Period" on page 181](#)

### 5.82.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

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

## 5.82.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: ["TaxRecordPeriod1Code" on page 225](#)

## 5.82.3 FromToDate

XML Tag: FrToDt

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

The **FrToDt** block contains the following elements (see datatype ["DatePeriod2" on page 69](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		70
	ToDate	<ToDt>		[1..1]		70

## 5.83 TaxRecord2

Definition: Set of elements used to define the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		179
	Category	<Ctgy>		[0..1]		179
	CategoryDetails	<CtgyDtls>		[0..1]		179
	DebtorStatus	<DbtrSts>		[0..1]		179
	CertificateIdentification	<CertId>		[0..1]		179
	FormsCode	<FrmsCd>		[0..1]		179
	Period	<Prd>		[0..1]		180
	TaxAmount	<TaxAmt>		[0..1]		180
	AdditionalInformation	<AddtlInf>		[0..1]		180

**Used in element(s)**

["Record" on page 172](#), ["Record" on page 175](#)

## 5.83.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

*Definition:* High level code to identify the type of tax details.

*Datatype:* ["Max35Text" on page 215](#)

## 5.83.2 Category

*XML Tag:* Ctgy

*Presence:* [0..1]

*Definition:* Specifies the tax code as published by the tax authority.

*Datatype:* ["Max35Text" on page 215](#)

## 5.83.3 CategoryDetails

*XML Tag:* CtgyDtls

*Presence:* [0..1]

*Definition:* Provides further details of the category tax code.

*Datatype:* ["Max35Text" on page 215](#)

## 5.83.4 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 215](#)

## 5.83.5 CertificateIdentification

*XML Tag:* CertId

*Presence:* [0..1]

*Definition:* Identification number of the tax report as assigned by the taxing authority.

*Datatype:* ["Max35Text" on page 215](#)

## 5.83.6 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 215](#)







## 5.83.7 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod2" on page 177 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		177
	Type	<Tp>		[0..1]		178
	FromToDate	<FrToDt>		[0..1]		178







## 5.83.8 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

The **TaxAmt** block contains the following elements (see datatype "TaxAmount2" on page 165 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		166
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		166
	TotalAmount	<TtlAmt>		[0..1]		166
	Details	<DtIs>		[0..*]		166

## 5.83.9 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 213

## 5.84 TaxRecordDetails2

Definition: Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		181
	Amount	<Amt>		[1..1]		181

Used in element(s)

["Details" on page 166](#)

## 5.84.1 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "[TaxPeriod2](#)" on page 177 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		177
	Type	<Tp>		[0..1]		178
	FromToDate	<FrToDt>		[0..1]		178

## 5.84.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

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

## 6 Message Datatypes

**Note** The following chapter identifies the datatypes that are used in the 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 184

#### Format

fractionDigits	5
minInclusive	0
totalDigits	18

#### Rules

##### R11 CurrencyAmount ✓

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

#### Used in element(s)

"TotalInterbankSettlementAmount" on page 94

### 6.2 ActiveCurrencyAndAmount\_2decimals

*Definition:*

*Type:* Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	<p>"ActiveOrHistoricCurrencyCode" on page 185</p> <hr/> <p><b>Usage Guideline restrictions for this attribute</b></p> <ul style="list-style-type: none"> <li>• on pacs.008.001.08/CreditTransfer-TransactionInformation/InterbankSettlementAmount/Currency Single value: CAD</li> <li>• on pacs.008.001.08/CreditTransfer-TransactionInformation/InterbankSettlementAmount/Currency</li> </ul> <p><b>Comment:</b> Validation reference: SCT_B7</p> <p>Validation: Transaction Currency</p> <p>Validation description: Only CAD will be accepted as a valid value in the PACS.008</p> <p>Validation: If PACS.008{Currency} = CAD, Then Payment processes successfully Else Payment fails</p>

**Format**

fractionDigits	2
minInclusive	0
totalDigits	14

**Rules**

**R29 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: Undefined

**Used in element(s)**

"InterbankSettlementAmount" on page 43

## 6.3 ActiveCurrencyAndAmount\_2decimals

*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
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 185

#### Format

fractionDigits	2
minInclusive	0
totalDigits	14

#### Rules

##### R46 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: Undefined

## 6.4 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:* CodeSet

#### Format

pattern	[A-Z]{3,3}
---------	------------

#### Rules

##### R12 ActiveCurrency ✓

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00005
- *Error Text:* Invalid currency code



**Used in attribute(s)**

["ActiveCurrencyAndAmount" on page 182](#)

**Restricts**

["ParentCurrencyCode" on page 217](#)

## 6.5 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 185

**Format**

fractionDigits	5
minInclusive	0
totalDigits	18

**Rules****R31 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 72](#), ["Amount" on page 71](#), ["Amount" on page 167](#), ["Amount" on page 160](#), ["Amount" on page 181](#), ["Amount" on page 26](#), ["CreditNoteAmount" on page 141](#), ["CreditNoteAmount" on page 143](#), ["DuePayableAmount" on page 140](#), ["DuePayableAmount" on page 143](#), ["InstructedAmount" on page 46](#), ["RemittedAmount" on page 142](#), ["RemittedAmount" on page 144](#), ["RemittedAmount" on page 83](#), ["TaxableBaseAmount" on page 166](#), ["TotalAmount" on page 166](#), ["TotalTaxAmount" on page 171](#), ["TotalTaxAmount" on page 174](#), ["TotalTaxableBaseAmount" on page 171](#), ["TotalTaxableBaseAmount" on page 174](#)

## 6.6 ActiveOrHistoricCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

#### Format

pattern [A-Z]{3,3}

#### Rules

##### R30 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 23](#)

#### Used in attribute(s)

["ActiveCurrencyAndAmount\\_2decimals" on page 182](#), ["ActiveOrHistoricCurrencyAndAmount" on page 185](#), ["ActiveCurrencyAndAmount\\_2decimals" on page 183](#)

#### Restricts

["ParentCurrencyCode" on page 217](#)

## 6.7 AddressType2Code

*Definition:* Specifies the type of address.

*Type:* CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

**Used in element(s)**

["Code" on page 18](#)

**Restricts**

["AddressTypeCode" on page 187](#)

## 6.8 AddressTypeCode

*Definition:* Specifies the type of address.

*Type:* CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

**Is restricted by**

["AddressType2Code" on page 186](#)

## 6.9 AmountDirectionCode

*Definition:* Specifies if an operation is an increase or a decrease or the result of a reversal operation.

*Type:* CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

**Is restricted by**

["CreditDebitCode" on page 192](#)

## 6.10 AnyBICDec2014Identifier

*Definition:* Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

**Format**

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

**Rules****R36 AnyBIC ✓**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00008
- *Error Text:* Invalid BIC.

**Used in element(s)**

"AnyBIC" on page 100

## 6.11 BICFIDec2014Identifier

*Definition:* Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

**Format**

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

**Rules****R35 BICFI ✓**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00001
- *Error Text:* Invalid FI BIC.

**Used in element(s)**

"BICFI" on page 77

## 6.12 BaseOneRate

*Definition:* Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

*Type:* Rate

**Format**

fractionDigits	10
totalDigits	11

**Used in element(s)**

["ExchangeRate" on page 46](#)

## 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 93](#)

## 6.14 ChargeBearerType1Code

*Definition:* Specifies which party(ies) will pay charges due for processing of the instruction.

*Type:* CodeSet

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.008.001.08/CreditTransferTransactionInformation/ChargeBearer/BorneByCreditor) is removed.</li> </ul>
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.

Code	Name	Definition
		<p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/CreditTransferTransactionInformation/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 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.008.001.08/CreditTransferTransactionInformation/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 46](#)

**Restricts**

["ChargeBearerTypeCode" on page 190](#)

## 6.15 ChargeBearerTypeCode

*Definition:* Specifies which party(ies) will pay charges due for processing of the instruction.

*Type:* CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transac-

Code	Name	Definition
		tion charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

**Is restricted by**

["ChargeBearerType1Code" on page 189](#)

## 6.16 ClearingChannel2Code

*Definition:* Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

*Type:* CodeSet

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 116](#)

**Restricts**

["ClearingChannelCode" on page 191](#)

## 6.17 ClearingChannelCode

*Definition:* Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

*Type:* CodeSet

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.

Code	Name	Definition
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

**Is restricted by**

["ClearingChannel2Code" on page 191](#)

## 6.18 CountryCode

*Definition:* Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

*Type:* CodeSet

**Format**

pattern [A-Z]{2,2}

**Rules****R32 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 131](#), ["Country" on page 138](#), ["Country" on page 159](#), ["Country" on page 126](#), ["CountryOfBirth" on page 69](#), ["CountryOfResidence" on page 112](#), ["CountryOfResidence" on page 107](#)

## 6.19 CreditDebitCode

*Definition:* Specifies if an operation is an increase or a decrease.

*Type:* CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

**Used in element(s)**

["CreditDebitIndicator" on page 72](#)

**Restricts**

["AmountDirectionCode" on page 187](#)



## 6.20 DecimalNumber

*Definition:* Number of objects represented as a decimal number, for example 0.75 or 45.6.

*Type:* Quantity

### Format

fractionDigits	17
totalDigits	18

### Used in element(s)

["ControlSum" on page 93](#)

## 6.21 DocumentType3Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

### Used in element(s)

["Code" on page 67](#)

### Restricts

["DocumentTypeCode" on page 194](#)

## 6.22 DocumentType6Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

**Used in element(s)**

"Code" on page 136

**Restricts**

"DocumentTypeCode" on page 194

## 6.23 DocumentTypeCode

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CRCP	CustomerReceipt	When the Sale System requires the POI system to print the Customer receipt.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
HRCP	CashierReceipt	When the Sale system print the Cashier copy of the Payment receipt.
JNRL	Journal	When the POI or the Sale System wants to store a message on the journal printer or electronic journal of the Sale Terminal (it is sometimes a Sale Logging/Journal Printer).
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Code	Name	Definition
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
SRCP	SaleReceipt	When the Sale System requires the POI system to print the Sale receipt.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

**Is restricted by**

"DocumentType3Code" on page 193, "DocumentType6Code" on page 193

## 6.24 Exact4AlphaNumericText

*Definition:* Specifies an alphanumeric string with a length of 4 characters.

*Type:* Text

**Format**

pattern [a-zA-Z0-9]{4}

**Used in element(s)**

"Identification" on page 89

## 6.25 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:* CodeSet

**Format**

maxLength 4  
minLength 1

**Used in element(s)**

"Code" on page 17

**Restricts**

"ExternalAccountIdentificationCode" on page 197

## 6.26 ExternalAccountIdentificationCode

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Is restricted by

"ExternalAccountIdentification1Code" on page 196

## 6.27 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:* CodeSet

### Format

maxLength	4
minLength	1

### Used in element(s)

"Code" on page 24

### Restricts

"ExternalCashAccountTypeCode" on page 197

## 6.28 ExternalCashAccountTypeCode

*Definition:* Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalCashAccountType1Code" on page 197

## 6.29 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:* CodeSet

**Format**

maxLength	3
minLength	1

**Used in element(s)**

"Code" on page 27

**Restricts**

"ExternalCashClearingSystemCode" on page 198

## 6.30 ExternalCashClearingSystemCode

*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:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalCashClearingSystem1Code" on page 198

## 6.31 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: CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 25

**Restricts**

"ExternalCategoryPurposeCode" on page 199

## 6.32 ExternalCategoryPurposeCode

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

Type: CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalCategoryPurpose1Code" on page 198

## 6.33 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: CodeSet

**Format**

maxLength	5
minLength	1

**Used in element(s)**

"Code" on page 27

**Restricts**

"ExternalClearingSystemIdentificationCode" on page 200

## 6.34 ExternalClearingSystemIdentificationCode

*Definition:* Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	5
minLength	1

### Is restricted by

"ExternalClearingSystemIdentification1Code" on page 199

## 6.35 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:* CodeSet

### Format

maxLength	4
minLength	1

### Used in element(s)

"Code" on page 71

### Restricts

"ExternalDiscountAmountTypeCode" on page 200

## 6.36 ExternalDiscountAmountTypeCode

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet



**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalDiscountAmountType1Code" on page 200

## 6.37 ExternalDocumentLineType1Code

*Definition:* Specifies the document line type as published in an external document type code list.

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 76

**Restricts**

"ExternalDocumentLineTypeCode" on page 201

## 6.38 ExternalDocumentLineTypeCode

*Definition:* Specifies the document line type as published in an external document type code list.

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalDocumentLineType1Code" on page 201

## 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:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 77](#)

**Restricts**

["ExternalFinancialInstitutionIdentificationCode" on page 202](#)

## 6.40 ExternalFinancialInstitutionIdentificationCode

*Definition:* Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

["ExternalFinancialInstitutionIdentification1Code" on page 201](#)

## 6.41 ExternalGarnishmentType1Code

*Definition:* Specifies the garnishment type as published in an external document type code list.

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 85](#)

**Restricts**

["ExternalGarnishmentTypeCode" on page 202](#)

## 6.42 ExternalGarnishmentTypeCode

*Definition:* Specifies the garnishment type as published in an external document type code list.

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalGarnishmentType1Code" on page 202

## 6.43 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:* CodeSet

**Format**

maxLength	35
minLength	1

**Used in element(s)**

"Code" on page 98

**Restricts**

"ExternalLocalInstrumentCode" on page 203

## 6.44 ExternalLocalInstrumentCode

*Definition:* Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	35
minLength	1

**Is restricted by**

["ExternalLocalInstrument1Code" on page 203](#)

## 6.45 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:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 103](#)

**Restricts**

["ExternalOrganisationIdentificationCode" on page 204](#)

## 6.46 ExternalOrganisationIdentificationCode

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

["ExternalOrganisationIdentification1Code" on page 204](#)

## 6.47 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:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 120](#)

**Restricts**

["ExternalPersonIdentificationCode" on page 205](#)

## 6.48 ExternalPersonIdentificationCode

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

["ExternalPersonIdentification1Code" on page 204](#)

## 6.49 ExternalProxyAccountType1Code

*Definition:* Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 133](#)

**Restricts**

["ExternalProxyAccountTypeCode" on page 206](#)

## 6.50 ExternalProxyAccountTypeCode

*Definition:* Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

["ExternalProxyAccountType1Code" on page 205](#)

## 6.51 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:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 134](#)

**Restricts**

["ExternalPurposeCode" on page 206](#)

## 6.52 ExternalPurposeCode

*Definition:* Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

Type: CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalPurpose1Code" on page 206

## 6.53 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: CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 149

**Restricts**

"ExternalServiceLevelCode" on page 207

## 6.54 ExternalServiceLevelCode

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

Type: CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalServiceLevel1Code" on page 207

## 6.55 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:* CodeSet

### Format

maxLength	4
minLength	1

### Used in element(s)

["Code" on page 168](#)

### Restricts

["ExternalTaxAmountTypeCode" on page 208](#)

## 6.56 ExternalTaxAmountTypeCode

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Is restricted by

["ExternalTaxAmountType1Code" on page 208](#)

## 6.57 IBAN2007Identifier

*Definition:* The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

*Type:* IdentifierSet



**Format**

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Rules****R33 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 16

## 6.58 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 69, "Date" on page 159, "Date" on page 171, "Date" on page 83, "Date" on page 174, "FromDate" on page 70, "InterbankSettlementDate" on page 94, "InterbankSettlementDate" on page 43, "PoolingAdjustmentDate" on page 45, "RelatedDate" on page 135, "RelatedDate" on page 73, "ToDate" on page 70, "Year" on page 177

## 6.59 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)**

"CreditDateTime" on page 150, "DebitDateTime" on page 149

## 6.60 ISONormalisedDateTime

*Definition:* an ISODateTime whereby all timezoned dateTime values are UTC.

*Type:* DateTime

**Format**

pattern .\*Z

**Used in element(s)**

"AcceptanceDateTime" on page 45, "CreationDateTime" on page 93

## 6.61 ISOTime

*Definition:* A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* Time

**Used in element(s)**

"CLSTime" on page 158, "FromTime" on page 158, "RejectTime" on page 158, "TillTime" on page 158

## 6.62 Instruction3Code

*Definition:* Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

*Type:* CodeSet

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

**Used in element(s)**

["Code" on page 97](#)

**Restricts**

["InstructionCode" on page 211](#)

## 6.63 Instruction4Code

*Definition:* Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

*Type:* CodeSet

Code	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

**Used in element(s)**

["Code" on page 97](#)

**Restricts**

["InstructionCode" on page 211](#)

## 6.64 InstructionCode

*Definition:* Specifies further instructions concerning the processing of a payment instruction.

*Type:* CodeSet

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.

Code	Name	Definition
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
TFRO	TimeFrom	Payment instruction will be valid and eligible for execution from the date and time stipulated.
TTIL	TimeTill	Payment instruction is valid and eligible for execution until the date and time stipulated. Otherwise, the payment instruction will be rejected.

**Is restricted by**

"Instruction3Code" on page 210, "Instruction4Code" on page 211

## 6.65 LEIdentifier

*Definition:* Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

*Type:* IdentifierSet

**Format**

pattern [A-Z0-9]{18,18}[0-9]{2,2}

**Used in element(s)**

"LEI" on page 79, "LEI" on page 20, "LEI" on page 101

## 6.66 Max10Text

*Definition:* Specifies a character string with a maximum length of 10 characters.

*Type:* Text

**Format**

maxLength 10

---

minLength	1
-----------	---

**Used in element(s)**

["Code" on page 159](#)

## 6.67 Max128Text

*Definition:* Specifies a character string with a maximum length of 128 characters.

*Type:* Text

**Format**

maxLength	128
minLength	1

**Used in element(s)**

["Identification" on page 104](#)

## 6.68 Max140Text

*Definition:* Specifies a character string with a maximum length of 140 characters.

*Type:* Text

**Format**

maxLength	140
minLength	1

**Used in element(s)**

["AdditionalInformation" on page 72](#), ["AdditionalInformation" on page 180](#), ["AdditionalRemittanceInformation" on page 164](#), ["InstructionInformation" on page 97](#), ["InstructionInformation" on page 97](#), ["Name" on page 110](#), ["Name" on page 99](#), ["Name" on page 168](#), ["Name" on page 138](#), ["Name" on page 79](#), ["Name" on page 21](#), ["Name" on page 106](#), ["Name" on page 32](#), ["ReferenceNumber" on page 171](#), ["ReferenceNumber" on page 83](#), ["ReferenceNumber" on page 174](#), ["Unstructured" on page 145](#)

## 6.69 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 93](#)

## 6.70 Max16Text

*Definition:* Specifies a character string with a maximum length of 16 characters.

*Type:* Text

### Format

maxLength	16
minLength	1

### Used in element(s)

"BuildingNumber" on page 130, "BuildingNumber" on page 123, "PostBox" on page 130, "PostBox" on page 124, "PostCode" on page 131, "PostCode" on page 124

## 6.71 Max2048Text

*Definition:* Specifies a character string with a maximum length of 2048 characters.

*Type:* Text

### Format

maxLength	2048
minLength	1

### Used in element(s)

"ElectronicAddress" on page 148, "EmailAddress" on page 33, "Identification" on page 133

## 6.72 Max34Text

*Definition:* Specifies a character string with a maximum length of 34 characters.

*Type:* Text

### Format

maxLength	34
minLength	1

### Used in element(s)

"Identification" on page 86

## 6.73 Max350Text

*Definition:* Specifies a character string with a maximum length of 350 characters.

*Type:* Text

**Format**

maxLength	350
minLength	1

**Used in element(s)**

["PlaceAndName" on page 165](#)

## 6.74 Max35Text

*Definition:* Specifies a character string with a maximum length of 35 characters.

*Type:* Text

**Format**

maxLength	35
minLength	1

**Used in element(s)**

["AddressLine" on page 132](#), ["AdministrationZone" on page 170](#), ["AdministrationZone" on page 173](#), ["BuildingName" on page 130](#), ["BuildingName" on page 123](#), ["Category" on page 179](#), ["CategoryDetails" on page 179](#), ["CertificateIdentification" on page 179](#), ["CityOfBirth" on page 69](#), ["ClearingSystemReference" on page 115](#), ["CountrySubDivision" on page 131](#), ["CountrySubDivision" on page 126](#), ["DebtorStatus" on page 179](#), ["Description" on page 74](#), ["DistrictName" on page 131](#), ["DistrictName" on page 126](#), ["EmailPurpose" on page 34](#), ["EndToEndIdentification" on page 114](#), ["FormsCode" on page 179](#), ["Identification" on page 88](#), ["Identification" on page 90](#), ["Identification" on page 91](#), ["Identification" on page 20](#), ["Information" on page 160](#), ["InstructionIdentification" on page 114](#), ["Issuer" on page 88](#), ["Issuer" on page 87](#), ["Issuer" on page 90](#), ["Issuer" on page 91](#), ["Issuer" on page 68](#), ["Issuer" on page 89](#), ["Issuer" on page 76](#), ["Issuer" on page 84](#), ["Issuer" on page 137](#), ["JobTitle" on page 34](#), ["MemberIdentification" on page 29](#), ["MessageIdentification" on page 92](#), ["Method" on page 171](#), ["Method" on page 174](#), ["Number" on page 135](#), ["Number" on page 73](#), ["Proprietary" on page 28](#), ["Proprietary" on page 27](#), ["Proprietary" on page 77](#), ["Proprietary" on page 17](#), ["Proprietary" on page 25](#), ["Proprietary" on page 103](#), ["Proprietary" on page 120](#), ["Proprietary" on page 134](#), ["Proprietary" on page 67](#), ["Proprietary" on page 71](#), ["Proprietary" on page 168](#), ["Proprietary" on page 149](#), ["Proprietary" on page 98](#), ["Proprietary" on page 25](#), ["Proprietary" on page 76](#), ["Proprietary" on page 85](#), ["Proprietary" on page 136](#), ["Proprietary" on page 133](#), ["ProvinceOfBirth" on page 69](#), ["Reference" on page 66](#), ["RegistrationIdentification" on page 176](#), ["RegistrationIdentification" on page 176](#), ["RemittanceIdentification" on page 146](#), ["Responsibility" on page 35](#), ["SchemeName" on page 89](#), ["TaxIdentification" on page 175](#), ["TaxIdentification" on page 176](#), ["TaxType" on page 176](#), ["TaxType" on page 177](#), ["Title" on page 168](#), ["TownLocationName" on page 131](#), ["TownLocationName" on page 125](#), ["TownName" on page 131](#), ["TownName" on page 125](#), ["TransactionIdentification" on page 114](#), ["Type" on page 159](#), ["Type" on page 179](#)

## 6.75 Max4Text

*Definition:* Specifies a character string with a maximum length of 4 characters.

*Type:* Text

**Format**

maxLength	4
-----------	---

minLength 1

**Used in element(s)**

["ChannelType" on page 104](#), ["Reason" on page 72](#)

## 6.76 Max70Text

*Definition:* Specifies a character string with a maximum length of 70characters.

*Type:* Text

**Format**

maxLength 70

minLength 1

**Used in element(s)**

["AddressLine" on page 127](#), ["Department" on page 129](#), ["Department" on page 122](#), ["Department" on page 35](#), ["Floor" on page 130](#), ["Floor" on page 123](#), ["Name" on page 23](#), ["Room" on page 130](#), ["Room" on page 124](#), ["StreetName" on page 130](#), ["StreetName" on page 122](#), ["SubDepartment" on page 129](#), ["SubDepartment" on page 122](#)

## 6.77 NamePrefix2Code

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

*Type:* CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

**Used in element(s)**

["NamePrefix" on page 32](#)

**Restricts**

["NamePrefixCode" on page 216](#)

## 6.78 NamePrefixCode

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

*Type:* CodeSet



Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

**Is restricted by**

["NamePrefix2Code"](#) on page 216

## 6.79 Number

*Definition:* Number of objects represented as an integer.

*Type:* Quantity

**Format**

fractionDigits	0
totalDigits	18

**Used in element(s)**

["SequenceNumber"](#) on page 171, ["SequenceNumber"](#) on page 174

## 6.80 ParentCurrencyCode

*Definition:* Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

*Type:* CodeSet

**Format**

pattern	[A-Z]{3,3}
---------	------------

**Is restricted by**

["ActiveCurrencyCode"](#) on page 184, ["ActiveOrHistoricCurrencyCode"](#) on page 185

## 6.81 PercentageRate

*Definition:* Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

*Type:* Rate

**Format**

fractionDigits	10
totalDigits	11

**Used in element(s)**

["Rate" on page 166](#)

## 6.82 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 33](#), ["MobileNumber" on page 33](#), ["PhoneNumber" on page 33](#)

## 6.83 PreferredContactMethod1Code

*Definition:* Preferred method used to reach the individual contact within an organisation.

*Type:* CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.

**Used in element(s)**

["PreferredMethod" on page 36](#)

**Restricts**

["PreferredContactMethodCode" on page 219](#)

## 6.84 PreferredContactMethodCode

*Definition:* Preferred method used to reach the individual contact within an organisation.

*Type:* CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.

**Is restricted by**

["PreferredContactMethod1Code" on page 218](#)

## 6.85 Priority2Code

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

**Used in element(s)**

["InstructionPriority" on page 116](#)

**Restricts**

["PriorityCode" on page 220](#)

## 6.86 Priority3Code

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

**Used in element(s)**

["SettlementPriority" on page 44](#)

**Restricts**

["PriorityCode" on page 220](#)

## 6.87 PriorityCode

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
LOWW	Low	Priority level is low.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

**Is restricted by**

["Priority2Code" on page 219](#), ["Priority3Code" on page 219](#)

## 6.88 RegulatoryReportingType1Code

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type:* CodeSet

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

**Used in element(s)**

["DebitCreditReportingIndicator" on page 139](#)

**Restricts**

["RegulatoryReportingTypeCode" on page 220](#)

## 6.89 RegulatoryReportingTypeCode

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type:* CodeSet

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

Is restricted by

["RegulatoryReportingType1Code" on page 220](#)

## 6.90 RemittanceLocationMethod2Code

*Definition:* Specifies the method used to deliver the remittance advice information.

*Type:* CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	<p>Remittance advice information must be sent through Electronic Data Interchange (EDI).</p> <hr/> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>on pacs.008.001.08/Credit-TransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/Method/ElectronicDataInterchange</li> </ul> <p><b>Comment:</b> This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).</p>
EMAL	Email	<p>Remittance advice information must be sent through e-mail.</p> <hr/> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>on pacs.008.001.08/Credit-TransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/Method/Email</li> </ul> <p><b>Comment:</b> This element will be used as part of the target state RTR ISO 20022 Remittance Data, but</p>

Code	Name	Definition
		will not be used until YYYY-MM-DD (date to be confirmed).
FAXI	Fax	<p>Remittance advice information must be faxed.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>on pacs.008.001.08/Credit-TransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/Method/Fax</li> </ul> <p><b>Comment:</b> This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).</p>
POST	Post	<p>Remittance advice information must be sent through postal services.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>on pacs.008.001.08/Credit-TransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/Method/Post</li> </ul> <p><b>Comment:</b> This element will be used as part of the target state RTR ISO 20022 Remittance Data, but will not be used until YYYY-MM-DD (date to be confirmed).</p>
SMSM	SMS	<p>Remittance advice information must be sent through by phone as a short message service (SMS).</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>on pacs.008.001.08/Credit-TransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/Method/SMS</li> </ul> <p><b>Comment:</b> This element will be used as part of the target state RTR ISO 20022 Remittance Data, but</p>

Code	Name	Definition
		will not be used until YYYY-MM-DD (date to be confirmed).
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 148

**Restricts**

"RemittanceLocationMethodCode" on page 223

## 6.91 RemittanceLocationMethodCode

*Definition:* Specifies the method used to deliver the remittance advice information.

*Type:* CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

**Is restricted by**

"RemittanceLocationMethod2Code" on page 221

## 6.92 SettlementMethod1Code

*Definition:* Specifies the method used to settle the credit transfer instruction.

*Type:* CodeSet

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.  <b>Usage Guideline restrictions for this code</b> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/Group-Header/SettlementInformation/SettlementMethod/CoverMethod) is removed.</li> </ul>
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.  <b>Usage Guideline restrictions for this code</b> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/Group-Header/SettlementInformation/SettlementMethod/InstructedAgent) is removed.</li> </ul>
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.  <b>Usage Guideline restrictions for this code</b> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/Group-Header/SettlementInformation/SettlementMethod/InstructingAgent) is removed.</li> </ul>

### Used in element(s)

"SettlementMethod" on page 153

### Restricts

"SettlementMethodCode" on page 224

## 6.93 SettlementMethodCode



*Definition:* Specifies the method used to settle the payment instruction.

*Type:* CodeSet

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.

**Is restricted by**

"SettlementMethod1Code" on page 224

## 6.94 TaxRecordPeriod1Code

*Definition:* Specifies the period related to the tax payment.

*Type:* CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.

Code	Name	Definition
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 178

**Restricts**

"TaxRecordPeriodCode" on page 226

## 6.95 TaxRecordPeriodCode

*Definition:* Specifies the period related to the tax payment.

*Type:* CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.

Code	Name	Definition
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 225

## 6.96 TrueFalseIndicator

*Definition:* A flag indicating a True or False value.

*Type:* Indicator

*Meaning When True:* True

*Meaning When False:* False

**Used in element(s)**

"EmployeeTerminationIndicator" on page 84, "FamilyMedicalInsuranceIndicator" on page 83

## 6.97 UUIDv4Identifier

*Definition:* Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

*Type:* IdentifierSet

**Format**

pattern [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

**Used in element(s)**

"UETR" on page 115

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