Usage Guidelines
ING Format Description (CGI version) CAMT.054.001.02

Usage Guideline Description

The Camt.054.001.02 Debit Credit Notifications is a standard ISO 20022 message for electronic banking reporting (www.iso20022.org) but is also used for reporting of Transaction Details.

This document provides guidelines to enable organisations to implement the Transaction Details Message into their systems and processes.

The camt.054 Implementation Guidelines (ISO 20022 Cash Management V2 - CGI MIG B2C DebitCredit Notification) as provided by CGI (Common Global Implementation) are taken as a reference (www.swift.com/standards/market-practice/common-global-implementation).

Within the Camt.054 Transaction Details different types of transactions can be reported. At the end of the bookday a company can have one or more groups reported in one Transaction Details report. It is also possible to receive a separate report per transaction group.

ING currently offers the Camt.054 Transaction Details for following groups:
* SEPA Credit Transfer
* SEPA Credit Transfer Multiple
* SEPA Credit Transfer Urgent
* SEPA Credit Transfer R-message
* Domestic Credit Transfer Single
* Domestic Credit Transfer Multiple
* Domestic Credit Transfer Return
* Accept Giro
* Card Payment
* Card Withdrawal
* Cash Balancing Transaction
* Cash Deposit
* Cash Withdrawal
* Cheque
* Ideal
* International Credit Transfer
* Salary Payment
* Incoming Payments(*)
* Details of Global booking
* Virtual Bank Account Sweeps
* SEPA Direct Debit B2B
* SEPA Direct Debit Core
* SEPA Direct Debit B2B R-message
* SEPA Direct Debit Core R-message
* Domestic Direct Debit
* Domestic Direct Debit Return
* Interest
* Charges

(*) Incoming payments can't be mixed with one of the other groups

Note: A group is only relevant if the products exist in the country of the account. Always contact your ING contact person on the specific availability.

Please note
This format description is an addition to the current ISO 20022 camt.054.001.02 Message Definition Report. The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded form: www.iso20022.org/full_catalogue.page.

Country coverage
This CAMT.054 applies to all ING countries incl. Multibank. For Multibank the CAMT.054 is based on a incoming SWIFT MT940. Therefore the CAMT.054 will contain limited information.

Legend

Column Header	Description
Lvl	Element nesting in tree hierarchy
Name	Element name
Xml Tag	Element XML tag
Mult.	Element multiplicity
Type / Code	Element formatting
Comment	Information which cannot be expressed in a more structured way.
XML Path	Element path in tree hierarchy
ISO Definition	Base message element definition

Abbreviation	Description	Term
[x..y]	x is the minimum number of occurrence, y is maximum number of occurrence	Multiplicity

Type / Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	exact length (L)	text{10}
m <= decimal <= M	minimum (m) and maximum (M) value	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) number	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Color scheme

Level 1 tag
Level 2 tag

Notes

1. For transaction code, use separately provided annex document.

Lvl	Name	XML Tag	Mult	Type / Code	Comment	XML Path	ISO Definition
0	Bank To Customer Debit Credit Notification V02 (camt.054.001.02)	<BkToCstmrDbtCdtNtfctn>					Scope The BankToCustomerDebitCreditNotification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account. Usage The BankToCustomerDebitCreditNotification message can contain reports for more than one account. It provides information for cash management and/or reconciliation. It can be used to: - report pending and booked items; - notify one or more debit entries; - notify one or more credit entries; - notify a combination of debit and credit entries. It can include underlying details of transactions that have been included in the entry. It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient). It does not contain balance information.
1	Group Header	<GrpHdr>	[1..1]		This segment is mandatory and occurs only once in a message. It contains common information for the message such as Message Identification, Creation Date Time and Identification.	/Document/BkToCstmrDbtCdtNtfctn/GrpHdr	Common information for the message.
2	Message Identification	<MsgId>	[1..1]	text{1,35}	Unique message identification assigned by ING.	/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
2	Creation Date Time	<CreDtTm>	[1..1]	dateTime	Format: YYYY-MM-DDThh:mm:ss.sTZD Example: 2015-01-05T02:35:45.156+01:00	/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	Date and time at which the message was created.
2	Message Recipient	<MsgRcpt>	[0..1]			/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgRcpt	Party authorised by the account owner to receive information about movements on the account. Usage: MessageRecipient should only be identified when different from the account
3	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgRcpt/Nm	Name by which a party is known and which is usually used to identify that party.
3	Postal Address	<PstlAdr>	[0..1]			/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgRcpt/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
4	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgRcpt/PstlAdr/BldgNb	Number that identifies the position of a building on a street.

4	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdt Ntfctn/GrpHdr/MsgRcpt/PstlA dr/PstCd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
4	Town Name	<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/GrpHdr/MsgRcpt/PstlA dr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.
4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdt Ntfctn/GrpHdr/MsgRcpt/PstlA dr/Ctry	Nation with its own government.
5	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
3	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/GrpHdr/MsgRcpt/Id	Unique and unambiguous identification of a party.
4	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/GrpHdr/MsgRcpt/Id/Or gId	Unique and unambiguous way to identify an organisation.
5	Other	<Othr>	[0..*]			/Document/BkToCstmrDbtCdt Ntfctn/GrpHdr/MsgRcpt/Id/Or gId/Othr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6	Identification	<Id>	[1..1]	text{1,35}	Filled with ING client identification.	/Document/BkToCstmrDbtCdt Ntfctn/GrpHdr/MsgRcpt/Id/Or gId/Othr/Id	Identification assigned by an institution.
1	Notification	<Ntfctn>	[1..*]		This segment is mandatory and repetitive, in case multiple account reporting is selected. It will occur repeatedly for each account for which a report / statement is provided. The notification contains booked debit and/or credit entries.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn	Notifies debit and credit entries for the account.
2	Identification	<Id>	[1..1]	text{1,35}	Unique identification number per statement, e.g. 201501052304094.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Id	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.
2	Electronic Sequence Number	<ElctrncSeqNb>	[0..1]	decimal td = 18 fd = 0	Sequence number added by ING. Reset on the 1st target day of the year.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/ElctrncSeqNb	Sequential number of the notification, as assigned by the account servicer. Usage: The sequential number is increased incrementally for each notification sent electronically.
2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/CreDtTm	Date and time at which the message was created.
2	From To Date	<FrToDt>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/FrToDt	Range of time between a start date and an end date for which the account notification is issued.
3	From Date Time	<FrDtTm>	[1..1]	dateTime	The time representation in this message item must be interpreted as local time. Format: YYYY-MM-DDThh:mm:ss Example: 2015-0105T00:00:00	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/FrToDt/FrDtTm	Date and time at which the range starts.
3	To Date Time	<ToDtTm>	[1..1]	dateTime	The time representation in this message item must be interpreted as local time. Format: YYYY-MM-DDThh:mm:ss Example: 2015-0105T23:59:59	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/FrToDt/ToDtTm	Date and time at which the range ends.

Lvl	Name	Tag	Mult.	Type		Path	Definition
2	Account	<Acct>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct	Unambiguous identification of the account to which credit and debit entries are made.
3	Identification	<Id>	[1..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Id	Unique and unambiguous identification for the account between the account owner and the account servicer.
4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Id/IBAN	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.
5	Algorithm : IBAN						A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
4	Other	<Othr>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Id/Othr	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
5	Identification	<Id>	[1..1]	text{1,34}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Id/Othr/Id	Identification assigned by an institution.
5	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Id/Othr/Sc hmeNm	Name of the identification scheme.
6	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Id/Othr/Sc hmeNm/Prtry	Name of the identification scheme, in a free text form.
3	Type	<Tp>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Tp	Specifies the nature, or use of the account.
4	[XOR]			Choice			Either Code or Proprietary must be present, but not both.
5	Code	<Cd>	[1..1]	text		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Tp/Cd	Account type, in a coded form.
6	Settlement			SACC			Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
6	Current			CACC			Account used to post debits and credits when no specific account has been nominated.
6	Savings			SVGS			Account used for savings.
3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Ccy	Identification of the currency in which the account is held.
4	Algorithm : 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.
3	Owner	<Ownr>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Ownr	Party that legally owns the account.
4	Name	<Nm>	[0..1]	text{1,140}	The name of the account owner.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Ownr/Nm	Name by which a party is known and which is usually used to identify that party.
3	Servicer	<Svcr>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Svcr	Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

4	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Svcr/FinIns tnId	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	The following BIC's apply for ING accounts: Country Description NL INGBNL2A AT INGBATWW CH BBRUCHGT DE INGBDEFF ES BBRUESMX FR INGBFRPP IT INGBITMM PT BBRUPTPL UK INGBGB22 RU INGBRUMM BE BBRUBEBB LU CELLLULL BG INGBBGSF CZ INGBCZPP HU INGBHUHB RO INGBROBU SK INGBSKBX UA INGBUAUK IE INGBIE2D TR INGBTRIS PL INGBPLPW	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Acct/Svcr/FinIns tnId/BIC	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)".
6	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.
2	Transactions Summary	<TxsSummry>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry	Set of elements used to provide summary information on entries.
3	Total Entries	<TtlNtries>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlN tries	Specifies the total number and sum of debit and credit entries.
4	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlN tries/NbOfNtries	Number of individual entries included in the report.
4	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlN tries/Sum	Total of all individual entries included in the report.
4	Textual : DebitCreditIndicatorGuideline						DebitCreditIndicator should be present when TotalNetEntryAmount is present.
3	Total Credit Entries	<TtlCdtNtries>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlC dtNtries	Specifies the total number and sum of credit entries.
4	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlC dtNtries/NbOfNtries	Number of individual entries included in the report.

4	Sum	`<Sum>`	[0..1]	decimal td = 18 fd = 17		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlC dtNtries/Sum	Total of all individual entries included in the report.
3	Total Debit Entries	`<TtlDbtNtries>`	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlD btNtries	Specifies the total number and sum of debit entries.
4	Number Of Entries	`<NbOfNtries>`	[0..1]	text [0-9]{1,15}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlD btNtries/NbOfNtries	Number of individual entries included in the report.
4	Sum	`<Sum>`	[0..1]	decimal td = 18 fd = 17		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/TxsSummry/TtlD btNtries/Sum	Total of all individual entries included in the report.
2	Entry	`<Ntry>`	[0..*]		In case no Entries of the requested type are booked on the account no Notification will be delivered.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry	Set of elements used to specify an entry in the debit credit notification. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).
3	Entry Reference	`<NtryRef>`	[0..1]	text{1,35}	Unique reference of the entry as assigned by ING.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryRef	Unique reference for the entry.
3	Amount	`<Amt>`	[1..1]	0 <= decimal td = 18 fd = 5	Amount including currency code. Example: <Amt Ccy="EUR">123.00</Amt> Multibank: = Transaction Amount (Tag 61 Sub 5) of incoming MT940	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Amt	Amount of money in the cash entry.
4	Xml Attribute Currency	`<Ccy>`		text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Amt/@Ccy	Medium of exchange of currency.
5	Algorithm : 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.
4	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
3	Credit Debit Indicator	`<CdtDbtInd>`	[1..1]	text	Multibank: = C/D mark (Tag 61 Sub 3) of incoming MT940	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/CdtDbtInd	Indicates whether the entry is a credit or a debit entry.
4	Credit			CRDT			Operation is an increase.
4	Debit			DBIT			Operation is a decrease.
3	Reversal Indicator	`<RvslInd>`	[0..1]	boolean	In case of Reversal Indicator = True Related Parties (Debtor, Creditor, Debtor Agent, Creditor Agent) are reported according to the original transaction	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/RvslInd	Indicates whether or not the entry is the result of a reversal. Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.
3	Status	`<Sts>`	[1..1]	text		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Sts	Status of an entry on the books of the account servicer.

4	Booked			BOOK			Booked means that the transfer of money has been completed between account servicer and account owner Usage: Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner. Status Booked is the only status that can be reversed.
3	Booking Date	<BookgDt>	[0..1]	Choice	Multibank: = Entry Date (Tag 61 Sub 2) of incoming MT940	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BookgDt	Date and time when an entry is posted to an account on the account servicer's books. Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.
4	Date	<Dt>	[1..1]	date		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BookgDt/D t	Specified date.
3	Value Date	<ValDt>	[0..1]	Choice	Multibank: = Value Date (Tag 61 Sub 1) of incoming MT940	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/ValDt	Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.
4	Date	<Dt>	[1..1]	date		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/ValDt/Dt	Specified date.
3	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}	Contains unique ING reference.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/AcctSvcrRe f	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
3	Bank Transaction Code	<BkTxCd>	[1..1]		Depending on the settings (contract) as agreed upon with ING. In addition to the default ISO transaction codes the ING transaction code, Swift code or local code will be reported in the proprietary field. Please see ING Codification Annex.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
4	Domain	<Domn>	[0..1]		Please see the ISO transaction codes in the ING Codification Annex	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd/Do mn	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format. Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.
5	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd/Do mn/Cd	Specifies the business area of the underlying transaction.
5	Family	<Fmly>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd/Do mn/Fmly	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.

6	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd/Do mn/Fmly/Cd	Specifies the family within a domain.
6	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd/Do mn/Fmly/SubFmlyCd	Specifies the sub-product family within a specific family.
4	Proprietary	<Prtry>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd/Prt ry	Bank transaction code in a proprietary form, as defined by the issuer.
5	Code	<Cd>	[1..1]	text{1,35}	Please see the ISO transaction codes in the ING Codification Annex	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd/Prt ry/Cd	Proprietary bank transaction code to identify the underlying transaction.
5	Issuer	<Issr>	[0..1]	text{1,35}	Fixed value: "ING Group" for ING transaction codes Fixed value: "SWIFT" for SWIFT transaction codes Fixed value: "BBA" for local Belgium transaction codes Fixed value: "DK" for local German transaction codes"	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/BkTxCd/Prt ry/Issr	Identification of the issuer of the proprietary bank transaction code.
4	CrossElementSimpleRule : DomainOrProprietaryRule						Either Proprietary or Domain or both must be present.
4	Textual : FamilyAndSubFamilyRule						If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.
3	Amount Details	<AmtDtls>	[0..1]		Multibank: = Transaction Amount (Tag 61 Sub 4) of incoming MT940	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/AmtDtls	Set of elements providing information on the original amount. Usage: This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. If required, the individual original amounts can be included in the same component on transaction details level.
4	Instructed Amount	<InstdAmt>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/AmtDtls/In stdAmt	Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.
5	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/AmtDtls/In stdAmt/Amt	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.
6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/AmtDtls/In stdAmt/Amt/@Ccy	Medium of exchange of currency.
7	Algorithm : 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.
6	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a
5	Currency Exchange	<CcyXchg>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/AmtDtls/In stdAmt/CcyXchg	Set of elements used to provide details on the currency exchange.

6	Source Currency	<SrcCcy>	[1..1]	text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/AmtDtls/In stdAmt/CcyXchg/SrcCcy	Currency from which an amount is to be converted in a currency conversion.
7	Algorithm : 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.
6	Exchange Rate	<XchgRate>	[1..1]	decimal td = 11 fd = 10		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/AmtDtls/In stdAmt/CcyXchg/XchgRate	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
3	Charges	<Chrgs>	[0..*]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Chrgs	Provides information on the charges included in the entry amount. Usage: This component is used on entry level in case of batch or aggregate bookings.
4	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Chrgs/Amt	Transaction charges to be paid by the charge bearer.
5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Chrgs/Amt /@Ccy	Medium of exchange of currency.
6	Algorithm : 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.
5	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
4	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Chrgs/CdtD btInd	Indicates whether the charges amount is a credit or a debit amount. Usage: A zero amount is considered to be a credit.
5	Credit			CRDT			Operation is an increase.
5	Debit			DBIT			Operation is a decrease.
4	Party	<Pty>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Chrgs/Pty	Party that takes the transaction charges or to which the transaction charges are due.
5	Financial Institution Identification	<FinInstId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Chrgs/Pty/ FinInstId	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/Chrgs/Pty/ FinInstId/BIC	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)".
7	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.

3	Entry Details	<NtryDtls>	[0..*]		If the "Entry" segment is reported, this segment will also be reported. This segments contains elements such as Batch and Transaction Details which provide details on the entry.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls	Set of elements used to provide details on the entry.
4	Batch	<Btch>	[0..1]		This segment is conditional, meaning it will only reported in case of a batch or global booking.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Bt ch	Set of elements used to provide details on batched transactions.
5	Payment Information Identification	<PmtInfId>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Bt ch/PmtInfId	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
5	Number Of Transactions	<NbOfTxs>	[0..1]	text [0-9]{1,15}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Bt ch/NbOfTxs	Number of individual transactions included in the batch.
5	Total Amount	<TtlAmt>	[0..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Bt ch/TtlAmt	Total amount of money reported in the batch entry.
6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Bt ch/TtlAmt/@Ccy	Medium of exchange of currency.
7	Algorithm : 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.
6	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
5	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Bt ch/CdtDbtInd	Indicates whether the batch entry is a credit or a debit entry.
6	Credit			CRDT			Operation is an increase.
6	Debit			DBIT			Operation is a decrease.
4	Transaction Details	<TxDtls>	[0..*]		This segment is reported in case of a single booking. In case of a global booking it is only reported if "global entry enrichment" has been agreed upon.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls	Set of elements used to provide information on the underlying transaction(s).
5	References	<Refs>	[0..1]		The different references are provided in case they are available.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs	Set of elements used to provide the identification of the underlying transaction.
6	Message Identification	<MsgId>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/MsgId	Point to point reference, as assigned by the instructing party of the underlying message.
6	Account Servicer Reference	<AcctSvcrRef>	[0..1]	text{1,35}	Multibank: = Reference for the Account Owner (Tag 61 Sub 8) of incoming MT940	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/AcctSvcrRef	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.
6	Payment Information Identification	<PmtInfId>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/PmtInfId	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

6		Instruction Identification	<InstrId>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/InstrId	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.
6		End To End Identification	<EndToEndId>	[0..1]	text{1,35}	Multibank: = Reference (Tag 61 Sub 7) of incoming MT940	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/EndToEndId	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.
6		Mandate Identification	<MndtId>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/MndtId	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
6		Cheque Number	<ChqNb>	[0..1]	text{1,35}	Only supported for France and United Kingdom accounts.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/ChqNb	Unique and unambiguous identifier for a cheque as assigned by the agent.
6		Clearing System Reference	<ClrSysRef>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/ClrSysRef	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. 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.
6		Proprietary	<Prtry>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/Prtry	Proprietary reference related to the underlying transaction.
7		Type	<Tp>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/Prtry/Tp	Identifies the type of reference reported.
7		Reference	<Ref>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/Prtry/Ref	Proprietary reference specification related to the underlying transaction.
5		Amount Details	<AmtDtls>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls	Set of elements providing detailed information on the original amount. Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.
6		Instructed Amount	<InstdAmt>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/InstdAmt	Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.

7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/InstdAmt/Amt	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.
8	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/InstdAmt/Amt/@ Ccy	Medium of exchange of currency.
9	Algorithm : 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.
8	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
7	Currency Exchange	<CcyXchg>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/InstdAmt/CcyXch g	Set of elements used to provide details on the currency exchange.
8	Source Currency	<SrcCcy>	[1..1]	text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/InstdAmt/CcyXch g/SrcCcy	Currency from which an amount is to be converted in a currency conversion.
9	Algorithm : 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.
8	Exchange Rate	<XchgRate>	[1..1]	decimal td = 11 fd = 10		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/InstdAmt/CcyXch g/XchgRate	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).
6	Transaction Amount	<TxAmt>	[0..1]		Multibank: = Transaction Amount (Tag 61 Sub 5) of incoming MT940	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/TxAmt	Amount of the underlying transaction.
7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/TxAmt/Amt	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.
8	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/AmtDtls/TxAmt/Amt/@Cc y	Medium of exchange of currency.

9	Algorithm : 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.
8	Algorithm : CurrencyAmount					The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
5	Bank Transaction Code	<BkTxCd>	[0..1]		Depending on the settings (contract) as agreed upon with ING. In addition to the default ISO transaction codes please see ING Codification Annex. The ING transaction code will be reported in the proprietary field.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
6	Domain	<Domn>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd/Domn	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format. Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided.
7	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd/Domn/Cd	Specifies the business area of the underlying transaction.
7	Family	<Fmly>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd/Domn/Fmly	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.
8	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd/Domn/Fmly/Cd	Specifies the family within a domain.
8	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd/Domn/Fmly/SubF mlyCd	Specifies the sub-product family within a specific family.
6	Proprietary	<Prtry>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd/Prtry	Bank transaction code in a proprietary form, as defined by the issuer.
7	Code	<Cd>	[1..1]	text{1,35}	Please see the ING transaction codes in the ING Codification Annex.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd/Prtry/Cd	Proprietary bank transaction code to identify the underlying transaction.
7	Issuer	<Issr>	[0..1]	text{1,35}	Fixed value: "ING Group" for ING transaction codes Fixed value: "SWIFT" for SWIFT transaction codes Fixed value: "BBA" for local Belgium transaction codes Fixed value: "DK" for local German transaction codes"	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/BkTxCd/Prtry/Issr	Identification of the issuer of the proprietary bank transaction code.
6	CrossElementSimpleRule : DomainOrProprietaryRule						Either Proprietary or Domain or both must be present.

6	Textual : FamilyAndSubFamilyRule					If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.
5	Charges	<Chrgs>	[0..*]		Contains Interchange fees and/or ING feesin case of SEPA Direct Debit for DE & AT accounts.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Chrgs	Provides information on the charges included in the entry amount. Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking.
6	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Chrgs/Amt	Transaction charges to be paid by the charge bearer.
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Chrgs/Amt/@Ccy	Medium of exchange of currency.
8	Algorithm : 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.
7	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
6	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Chrgs/CdtDbtInd	Indicates whether the charges amount is a credit or a debit amount. Usage: A zero amount is considered to be a credit.
7	Credit			CRDT			Operation is an increase.
7	Debit			DBIT			Operation is a decrease.
6	Party	<Pty>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Chrgs/Pty	Party that takes the transaction charges or to which the transaction charges are due.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Chrgs/Pty/FinInstnId	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
8	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Chrgs/Pty/FinInstnId/BIC	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)".
9	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.
5	Interest	<Intrst>	[0..*]		Contains Refund compensation in case of SEPA Direct Debit for DE & AT accounts.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst	Set of elements used to provide details of the interest amount included in the entry amount. Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.

6	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Amt	Amount of interest included in the entry amount.
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Amt/@Ccy	Medium of exchange of currency.
8	Algorithm : 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.
7	Algorithm : CurrencyAmount						The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
6	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/CdtDbtInd	Indicates whether the interest amount included in the entry is credit or debit amount.
7	Credit			CRDT			Operation is an increase.
7	Debit			DBIT			Operation is a decrease.
6	Type	<Tp>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Tp	Specifies the type of interest.
7	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Tp/Prtry	Specifies the type of interest in uncoded form.
6	Rate	<Rate>	[0..*]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Rate	Set of elements used to qualify the interest rate.
7	Type	<Tp>	[1..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Rate/Tp	Specifies the type of interest rate.
8	Percentage	<Pctg>	[1..1]	decimal td = 11 fd = 10		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Rate/Tp/Pctg	Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.
8	Other	<Othr>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Rate/Tp/Othr	Rate type expressed, in an other form.
6	From To Date	<FrToDt>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/FrToDt	Range of time between a start date and an end date for the calculation of the interest.
7	From Date Time	<FrDtTm>	[1..1]	dateTime		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/FrToDt/FrDtTm	Date and time at which the range starts.
7	To Date Time	<ToDtTm>	[1..1]	dateTime		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/FrToDt/ToDtTm	Date and time at which the range ends.
6	Reason	<Rsn>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Intrst/Rsn	Specifies the reason for the interest.

						/Document/BkToCstmrDbtCdt	
5	Related Parties		<RltdPties>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties	Set of elements used to identify the parties related to the underlying transaction.
6	Debtor		<Dbtr>	[0..1]		In case the booked entry is a credit transaction, the details of the counterparty will be reported in <Dbtr> and underlying message items.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr	Party that owes an amount of money to the (ultimate) creditor.
7	Name		<Nm>	[0..1]	text{1,140}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address		<PstlAdr>	[0..1]		Depending on the settings (contract) as agreed upon wiht ING.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name		<StrtNm>	[0..1]	text{1,70}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/PstlAdr/Str tNm	Name of a street or thoroughfare.
8	Building Number		<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/PstlAdr/Bld gNb	Number that identifies the position of a building on a street.
8	Post Code		<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/PstlAdr/Pst Cd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
8	Town Name		<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/PstlAdr/Tw nNm	Name of a built-up area, with defined boundaries, and a local government.
8	Country		<Ctry>	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/PstlAdr/Ctr y	Nation with its own government.
9	Algorithm : Country							The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
8	Address Line		<AdrLine>	[0..7]	text{1,70}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/PstlAdr/Ad rLine	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
7	Identification		<Id>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification		<OrgId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/OrgId	Unique and unambiguous way to identify an organisation.

9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/OrgId/BI COrBEI	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
10	Algorithm : AnyBIC						Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.
9	Other	<Othr>	[0..*]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/OrgId/O thr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/OrgId/O thr/Id	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/OrgId/O thr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/OrgId/O thr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/OrgId/O thr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/OrgId/O thr/Issr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/PrvtId/D tAndPlcOfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/PrvtId/D tAndPlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Dbtr/Id/PrvtId/D tAndPlcOfBirth/PrvcOfBirth	Province where a person was born.

10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/DtAndPlcOfBirth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth	Country where a person was born.
11	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
9	Other	<Othr>	[0..*]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/Othr	Unique identification of a person, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/Othr/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/Othr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/Othr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Id/PrvtId/Othr/Issr	Entity that assigns the identification.
6	Debtor Account	<DbtrAcct>	[0..1]		In case the booked entry is a credit transaction, the account details of the counterparty will be reported in <DbtrAcct> and underlying message items.	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct	Unambiguous identification of the account of the debtor.
7	Identification	<Id>	[1..1]	Choice		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id	Unique and unambiguous identification for the account between the account owner and the account servicer.
8	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/IBAN	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.

9	Algorithm : IBAN					A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
8	Other	<Othr>	[1..1]		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/DbtrAcct/Id/Oth r	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
9	Identification	<Id>	[1..1]	text{1,34}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/DbtrAcct/Id/Oth r/Id	Identification assigned by an institution.
9	Scheme Name	<SchmeNm>	[0..1]	Choice	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/DbtrAcct/Id/Oth r/SchmeNm	Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/DbtrAcct/Id/Oth r/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
10	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/DbtrAcct/Id/Oth r/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
7	Type	<Tp>	[0..1]		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/DbtrAcct/Tp	Specifies the nature, or use of the account.
8	[XOR]			Choice		Either Code or Proprietary must be present, but not both.
9	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/DbtrAcct/Tp/Prt ry	Nature or use of the account in a proprietary form.
7	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/DbtrAcct/Ccy	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.
8	Algorithm : 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.
6	Ultimate Debtor	<UltmtDbtr>	[0..1]		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtDbtr	Ultimate party that owes an amount of money to the (ultimate) creditor.
7	Name	<Nm>	[0..1]	text{1,140}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtDbtr/Nm	Name by which a party is known and which is usually used to identify that party.

7	Postal Address	`<PstlAdr>`	[0..1]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	`<StrtNm>`	[0..1]	text{1,70}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/PstlAdr/StrtNm	Name of a street or thoroughfare.
8	Building Number	`<BldgNb>`	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/PstlAdr/BldgNb	Number that identifies the position of a building on a street.
8	Post Code	`<PstCd>`	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/PstlAdr/PstCd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
8	Town Name	`<TwnNm>`	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/PstlAdr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.
8	Country	`<Ctry>`	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/PstlAdr/Ctry	Nation with its own government.
9	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
7	Identification	`<Id>`	[0..1]	Choice		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	`<OrgId>`	[1..1]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/OrgId	Unique and unambiguous way to identify an organisation.
9	BIC Or BEI	`<BICOrBEI>`	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/OrgId/BICOrBEI	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
10	Algorithm : AnyBIC						Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous
9	Other	`<Othr>`	[0..*]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/OrgId/Othr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
10	Identification	`<Id>`	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/OrgId/Othr/Id	Identification assigned by an institution.

10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/OrgId/Othr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/OrgId/Othr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/OrgId/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/OrgId/Othr/Issr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.
9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/PrvcOfBirth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth	Country where a person was born.
11	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
9	Other	<Othr>	[0..*]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/UltmtDbtr/Id/PrvtId/Othr	Unique identification of a person, as assigned by an institution, using an identification scheme.

10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtDbtr/Id/Pr vtId/Othr/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtDbtr/Id/Pr vtId/Othr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtDbtr/Id/Pr vtId/Othr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtDbtr/Id/Pr vtId/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtDbtr/Id/Pr vtId/Othr/Issr	Entity that assigns the identification.
6	Creditor	<Cdtr>	[0..1]		In case the booked entry is a debit transaction, the details of the counterparty will be reported in <Cdtr> and underlying message items.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr	Party to which an amount of money is due.
7	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address	<PstlAdr>	[0..1]		Depending on the settings (contract) as agreed upon with ING.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/PstlAdr	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	<StrtNm>	[0..1]	text{1,70}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/PstlAdr/Str tNm	Name of a street or thoroughfare.
8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/PstlAdr/Bld gNb	Number that identifies the position of a building on a street.
8	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/PstlAdr/Pst Cd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
8	Town Name	<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/PstlAdr/Tw nNm	Name of a built-up area, with defined boundaries, and a local government.
8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/PstlAdr/Ctr y	Nation with its own government.

9	Algorithm : Country					The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
8	Address Line	<AdrLine>	[0..7]	text{1,70}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/PstlAdr/AdrLine	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
7	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/OrgId	Unique and unambiguous way to identify an organisation.
9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/OrgId/BICOrBEI	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
10	Algorithm : AnyBIC						Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.
9	Other	<Othr>	[0..*]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/OrgId/Othr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/OrgId/Othr/Id	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/OrgId/Othr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/OrgId/Othr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/OrgId/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/OrgId/Othr/Issr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Id/PrvtId	Unique and unambiguous identification of a person, for example a passport.

9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/D tAndPlcOfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/D tAndPlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/D tAndPlcOfBirth/PrvcOfBirth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/D tAndPlcOfBirth/CityOfBirth	City where a person was born.
10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/D tAndPlcOfBirth/CtryOfBirth	Country where a person was born.
11	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
9	Other	<Othr>	[0..*]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/O thr	Unique identification of a person, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/O thr/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/O thr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/O thr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/O thr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Cdtr/Id/PrvtId/O thr/Issr	Entity that assigns the identification.

6	Creditor Account	<CdtrAcct>	[0..1]		In case the booked entry is a debit transaction, the account details of the counterparty will be reported in <CdtrAcct> and underlying message items.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct	Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction.
7	Identification	<Id>	[1..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Id	Unique and unambiguous identification for the account between the account owner and the account servicer.
8	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Id/IBA N	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
9	Algorithm : IBAN						A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
8	Other	<Othr>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Id/Oth r	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
9	Identification	<Id>	[1..1]	text{1,34}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Id/Oth r/Id	Identification assigned by an institution.
9	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Id/Oth r/SchmeNm	Name of the identification scheme.
10	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Id/Oth r/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
10	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Id/Oth r/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
7	Type	<Tp>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Tp	Specifies the nature, or use of the account.
8	[XOR]			Choice			Either Code or Proprietary must be present, but not both.
9	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Tp/Prtr y	Nature or use of the account in a proprietary form.
7	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/CdtrAcct/Ccy	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.

8	Algorithm : 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.
6	Ultimate Creditor	<UltmtCdtr>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr	Ultimate party to which an amount of money is due.
7	Name	<Nm>	[0..1]	text{1,140}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Nm	Name by which a party is known and which is usually used to identify that party.
7	Postal Address	<PstlAdr>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/PstlA dr	Information that locates and identifies a specific address, as defined by postal services.
8	Street Name	<StrtNm>	[0..1]	text{1,70}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/PstlA dr/StrtNm	Name of a street or thoroughfare.
8	Building Number	<BldgNb>	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/PstlA dr/BldgNb	Number that identifies the position of a building on a street.
8	Post Code	<PstCd>	[0..1]	text{1,16}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/PstlA dr/PstCd	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
8	Town Name	<TwnNm>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/PstlA dr/TwnNm	Name of a built-up area, with defined boundaries, and a local government.
8	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/PstlA dr/Ctry	Nation with its own government.
9	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
7	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id	Unique and unambiguous identification of a party.
8	Organisation Identification	<OrgId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Or gId	Unique and unambiguous way to identify an organisation.
9	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Or gId/BICOrBEI	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

10	Algorithm : AnyBIC					Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous
9	Other	<Othr>	[0..*]		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Or gId/Othr	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Or gId/Othr/Id	Identification assigned by an institution.
10	Scheme Name	<SchmeNm>	[0..1]	Choice	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Or gId/Othr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Or gId/Othr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Or gId/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Or gId/Othr/Issr	Entity that assigns the identification.
8	Private Identification	<PrvtId>	[1..1]		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId	Unique and unambiguous identification of a person, for example a passport.
9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/DtAndPlcOfBirth	Date and place of birth of a person.
10	Birth Date	<BirthDt>	[1..1]	date	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/DtAndPlcOfBirth/BirthDt	Date on which a person is born.
10	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/DtAndPlcOfBirth/PrvcOfBi rth	Province where a person was born.
10	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/DtAndPlcOfBirth/CityOfBir th	City where a person was born.

10	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/DtAndPlcOfBirth/CtryOfBir th	Country where a person was born.
11	Algorithm : Country						The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
9	Other	<Othr>	[0..*]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/Othr	Unique identification of a person, as assigned by an institution, using an identification scheme.
10	Identification	<Id>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/Othr/Id	Unique and unambiguous identification of a person.
10	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/Othr/SchmeNm	Name of the identification scheme.
11	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/Othr/SchmeNm/Cd	Name of the identification scheme, in a coded form as published in an external list.
11	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
10	Issuer	<Issr>	[0..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/UltmtCdtr/Id/Pr vtId/Othr/Issr	Entity that assigns the identification.
6	Proprietary	<Prtry>	[0..*]		In case the entry is a transaction related to a SEPA direct debit the Creditor Scheme Identification of the Creditor is reported in the subfield 2.190 (9.1.28) Party. 2.189 Type contains fixe value: "CreditorSchemeIdentification" and 2.190 (9.1.30) fixed value: "SEPA".	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry	Proprietary party related to the underlying transaction.
7	Type	<Tp>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry/Tp	Specifies the type of proprietary party.
7	Party	<Pty>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry/Pty	Proprietary party.
8	Identification	<Id>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry/Pty/Id	Unique and unambiguous identification of a party.

9	Private Identification	<PrvtId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry/Pty/Id/Prv tId	Unique and unambiguous identification of a person, for example a passport.
10	Other	<Othr>	[0..*]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry/Pty/Id/Prv tId/Othr	Unique identification of a person, as assigned by an institution, using an identification scheme.
11	Identification	<Id>	[1..1]	text{1,35}	Creditor Scheme Identification of the Creditor.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry/Pty/Id/Prv tId/Othr/Id	Unique and unambiguous identification of a person.
11	Scheme Name	<SchmeNm>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry/Pty/Id/Prv tId/Othr/SchmeNm	Name of the identification scheme.
12	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdPties/Prtry/Pty/Id/Prv tId/Othr/SchmeNm/Prtry	Name of the identification scheme, in a free text form.
5	Related Agents	<RltdAgts>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts	Set of elements used to identify the agents related to the underlying transaction.
6	Debtor Agent	<DbtrAgt>	[0..1]		In case the booked entry is a credit transaction, the BIC of the counterparty's agent wll be reported in the designated message item within <DbtrAgt>.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/DbtrAgt	Financial institution servicing an account for the debtor.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/DbtrAgt/FinInstn Id	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
8	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-NP-Z0-9]{3,3}){0,1}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/DbtrAgt/FinInstn Id/BIC	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)".
9	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.
6	Creditor Agent	<CdtrAgt>	[0..1]		In case the booked entry is a debit transaction, the BIC of the counterparty's agent wll be reported in the designated message item within <CdtrAgt>.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/CdtrAgt	Financial institution servicing an account for the creditor.
7	Financial Institution Identification	<FinInstnId>	[1..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/CdtrAgt/FinInstnI d	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

8	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/CdtrAgt/FinInstnI d/BIC	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)".
9	Algorithm : BIC						Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.
5	Purpose	<Purp>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Purp	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.
6	Code	<Cd>	[1..1]	text{1,4}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Purp/Cd	Underlying reason for the payment transaction, as published in an external purpose code list.
6	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Purp/Prtry	Purpose, in a proprietary form.
5	Remittance Information	<RmtInf>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf	Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.
6	Unstructured	<Ustrd>	[0..*]	text{1,140}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Ustrd	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.
6	Structured	<Strd>	[0..*]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Strd	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.
7	Creditor Reference Information	<CdtrRefInf>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Strd/CdtrRefInf	Reference information provided by the creditor to allow the identification of the underlying documents.
8	Type	<Tp>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Strd/CdtrRefInf/Tp	Specifies the type of creditor reference.
9	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Strd/CdtrRefInf/Tp /CdOrPrtry	Coded or proprietary format creditor reference type.
10	Code	<Cd>	[1..1]	text		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Strd/CdtrRefInf/Tp /CdOrPrtry/Cd	Type of creditor reference, in a coded form.
11	Structured Communication Reference			SCOR			Document is a structured communication reference provided by the creditor to identify the referred transaction.

9	Issuer	<Issr>	[0..1]	text{1,35}	NL "CUR" for Dutch "Betalingskenmerk". BE "BBA" for Belgium "Betalingskenmerk". Other countries "ISO" for "ISO Structured Reference".	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Strd/CdtrRefInf/Tp /Issr	Entity that assigns the credit reference type.
8	Reference	<Ref>	[0..1]	text{1,35}	Payment reference.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Strd/CdtrRefInf/Re f	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.
7	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RmtInf/Strd/AddtlRmtInf	Additional information, in free text form, to complement the structured remittance information.
5	Related Dates	<RltdDts>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdDts	Set of elements used to identify the dates related to the underlying transactions.
6	Interbank Settlement Date	<IntrBkSttlmDt>	[0..1]	date		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdDts/IntrBkSttlmDt	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.
6	Transaction Date Time	<TxDtTm>	[0..1]	dateTime	In case of Instant Payments it will contain date/time of receipt of the Instant Payment.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdDts/TxDtTm	Date and time of the underlying transaction.
5	Return Information	<RtrInf>	[0..1]			/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RtrInf	Set of elements used to provide the return information.
6	Reason	<Rsn>	[0..1]	Choice		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RtrInf/Rsn	Specifies the reason for the return.
7	Code	<Cd>	[1..1]	text{1,4}	For ISO Return Reason codes please see the ING Codification Annex.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RtrInf/Rsn/Cd	Reason for the return, as published in an external reason code list.
7	Proprietary	<Prtry>	[1..1]	text{1,35}		/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RtrInf/Rsn/Prtry	Reason for the return, in a proprietary form.
6	Additional Information	<AddtlInf>	[0..*]	text{1,105}	Can be filled in case of non-SEPA payments.	/Document/BkToCstmrDbtCdt Ntfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RtrInf/AddtlInf	Further details on the return reason.
6	CrossElementComplexRule : ReturnReasonRule						If Reason/Code is equal to NARR, then AdditionalInformation must be present.

5	Additional Transaction Information	<AddtlTxInf>	[0..1]	text{1,500}	Can be filled in case of non-SEPA payments. Multibank: =Reference of the Account Servicing Institution (Tag 61 Sub 9) of incoming MT940	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/AddtlTxInf	Further details of the transaction.
3	Additional Entry Information	<AddtlNtryInf>	[0..1]	text{1,500}	Multibank: = Information to Account Owner (Tag 86) of incoming MT940	/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/AddtlNtryInf	Further details of the entry.
3	Textual : ReferenceGuideline						At least one reference should be present to identify the underlying transaction(s).