



Usage Guideline

SEPA Instant Credit Transfer - pain.001.001.09 InsideBusiness Connect & SWIFT FileAct & EBICS

InsideBusiness Connect & SWIFT FileAct - WIP

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

Published by ING and generated by [MyStandards](#).

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Message Functionality

Overview

This implementation guideline sets out the Single Euro Payments Area (SEPA) rules for implementing the customer-to-bank (C2B) ISO 20022 XML message standards based on 2025 SEPA Instant Credit Transfer rulebook.

This version is specifically to be used to validate the syntax correctness of SEPA instant payment messages initiated from ING accounts and using the channels Inside-Business Connect, Global Ebics and SWIFT FileAct channels. Initiating SEPA instant payments will be available in Austria, Belgium, Slovakia, Germany, Spain, France, Ireland, Italy, Luxembourg, Netherlands, and Portugal for singles and for batches as of October 9th, 2025 according to the Instant Payments Regulation (IPR) timeline.

The files sent to ING Bank must use UTF-8 encoding.

The restriction rules in the document can be interpreted as follows:

- Mandatory: Field must be used, otherwise payment gets rejected
- Ignored: Field can be provided, but ING does not act upon it
- Removed: Field must be left out, otherwise the payment gets rejected
- Details below: On a lower hierarchical level more instructions can be found

The utmost care has been taken to make sure the information in this publication is correct. However, ING by no means can be held liable for any loss or damage incurred due to any incorrect or incomplete information mentioned in this publication.

More information can be obtained via your ING local account manager.

Collection Description

Outline

The InsideBusiness Connect & SWIFT FileAct - WIP / SEPA Instant Credit Transfer - pain.001.001.09 InsideBusiness Connect & SWIFT FileAct & EBICS message is composed of 3 building blocks

a. GroupHeader

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

b. PaymentInformation

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

c. SupplementaryData







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











1 Restriction summary


This Usage Guideline restricts the pain.001.001.09 message.

Restriction Type	See page
Removed elements	13, 15, 15, 18, 27, 53, 55, 138, 166, 167, 167, 167, 168, 193, 193
Make mandatory	46, 89, 89
Reduce Multiplicity	85, 106, 109, 116, 116, 116, 128, 128
Ignore	16, 17, 20, 20, 20, 21, 21, 23, 23, 24, 24, 24, 24, 25, 25, 25, 25, 39, 40, 40, 41, 42, 43, 43, 44, 45, 45, 47, 48, 49, 49, 50, 66, 67, 67, 67, 67, 68, 69, 75, 79, 81, 90, 90, 90, 90, 91, 91, 91, 91, 91, 91, 91, 91, 91, 92, 92, 92, 92, 92, 92, 94, 95, 96, 101, 103, 103, 105, 105, 113, 113, 134, 135
Text rules	50, 84, 84, 86
Conditional rules	n.a.
Formal rules	8, 8, 8, 8, 9, 9, 9, 9, 10, 10, 10, 10, 12, 13
Fixed values	82, 155
Truncates	n.a.
Comments	12, 25, 38, 39, 51, 54, 55, 79, 80, 82, 85, 85, 85, 88, 89, 90, 90, 98, 99, 100, 100, 104, 104, 132
Annotations	n.a.
Changed datatypes	27, 54, 132
Extensions	n.a.
Synonyms	n.a.

2 Structure

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	<i>CustomerCreditTransferInitiationV09</i>	<CstmrCdtTrfInitn>		[1..1]		8
2.4.1	GroupHeader	<GrpHdr>		[1..1]		11
6.1.12.5.1	MessageIdentification	<MsgId>		[1..1]		78
6.1.12.5.2	CreationDateTime	<CreDtTm>		[1..1]		78
6.1.12.5.3	Authorisation	<Authstn>		[0..2]		79
6.1.12.5.4	NumberOfTransactions	<NbOfTxs>		[1..1]		79
6.1.12.5.5	ControlSum	<CtrlSum>		[0..1]		80
6.1.12.5.6	InitiatingParty	<InitgPty>		[1..1]		80
6.1.12.5.7	ForwardingAgent	<FwdgAgnt>		[0..1]		80
2.4.2	PaymentInformation	<PmtInf>		[1..*]		11
6.1.15.4.1	PaymentInformationIdentification	<PmtInfId>		[1..1]		98
6.1.15.4.2	PaymentMethod	<PmtMtd>		[1..1]		98
6.1.15.4.3	BatchBooking	<BtchBookg>		[0..1]		98
6.1.15.4.4	NumberOfTransactions	<NbOfTxs>		[0..1]		99
6.1.15.4.5	ControlSum	<CtrlSum>		[0..1]		99
6.1.15.4.6	PaymentTypeInformation	<PmtTplnf>		[0..1]		99
6.1.15.4.7	RequestedExecutionDate	<ReqdExctnDt>		[1..1]		100
6.1.15.4.8	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		101
6.1.15.4.9	Debtor	<Dbtr>		[1..1]		101
6.1.15.4.10	DebtorAccount	<DbtrAcct>		[1..1]		101
6.1.15.4.11	DebtorAgent	<DbtrAgnt>		[1..1]		102
6.1.15.4.12	DebtorAgentAccount	<DbtrAgntAcct>		[0..1]		102
6.1.15.4.13	InstructionForDebtorAgent	<InstrForDbtrAgnt>		[0..1]		103
6.1.15.4.14	UltimateDebtor	<UltmtDbtr>		[0..1]		103
6.1.15.4.15	ChargeBearer	<ChrgBr>		[0..1]		104
6.1.15.4.16	ChargesAccount	<ChrgsAcct>		[0..1]		104
6.1.15.4.17	ChargesAccountAgent	<ChrgsAcctAgnt>		[0..1]		105
6.1.15.4.18	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]	R[1..3000]	105

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.4.3	SupplementaryData	<SplmtryData>		[0..*]		13
6.1.12.1.1	PlaceAndName	<PlcAndNm>		[0..1]		138
6.1.12.1.2	Envelope	<Envlp>		[1..1]		138

3 ISO 20022 Rules

R1 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 InsideBusiness Connect & SWIFT FileAct - WIP / SEPA Instant Credit Transfer - pain.001.001.09 InsideBusiness Connect & SWIFT FileAct & EBICS message definition.

Usage Guideline on Root Node

- **on pain.001.001.09/**

- **ING Rule - Batch booking false_SEPA URGP:**

Batch booking false is mandatory if URGP is used to request urgent SEPA payments

For each [Full Message/Document/CustomerCreditTransferInitiationV09], every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/BatchBooking] value must be 'false' when every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code] has value 'URGP'

- **on pain.001.001.09/**

- **ING Rule - Batch booking false_SEPA TREA:**

The Batch booking with value false is mandatory for SEPA TREA

For each [Full Message/Document/CustomerCreditTransferInitiationV09], every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/BatchBooking] value must be 'false' when every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code] has value 'TREA'

- **on pain.001.001.09/**

- **ING Rule - Batch booking false_SEPA INTC:**

The batch booking with value false is mandatory for SEPA INTC

For each [Full Message/Document/CustomerCreditTransferInitiationV09], every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/BatchBooking] value must be 'false' when every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code] has value 'INTC'

- **on pain.001.001.09/**

- **ING Rule - Batch booking true_SEPA SALA:**

The batch booking with value true is mandatory for SEPA Salary batch payments.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/BatchBooking] value must be 'false' when every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code] has value 'SALA'

- **on pain.001.001.09/**

- **Control Sum at file level:**

If used, the control sum must be equal with the total amount of the transactions in the file.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], every occurrence of [CustomerCreditTransferInitiationV09/GroupHeader/ControlSum] value must be equal to the sum of all occurrences of the following element(s) [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount]

- **on pain.001.001.09/**

- **Number of Transactions at Order Level:**

If used, the number of transactions specified at order level must be equal with the total number of transactions in the order.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], every occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/NumberOfTransactions] value must be equal to the number of occurrences of [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount]

- **on pain.001.001.09/**

- **Number of transactions at file level:**

The number of transactions specified at file level must be equal with the total number of transactions in the file.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], every occurrence of [CustomerCreditTransferInitiationV09/GroupHeader/NumberOfTransactions] value must be equal to the number of occurrences of [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount]

- **on pain.001.001.09/**

- **If Structured remittance is used, then Type is mandatory:**

When structured Remittance Information is used then Creditor Reference Type must be present

When present, Creditor Reference Type code must be SCOR.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], at least one occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/Cred-

itTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type] must be present when at least one occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured] is present

- on pain.001.001.09/

- If Structured remittance is used, then Reference is mandatory:

If structured remittance information is used, then creditor reference must be present.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], at least one occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Reference] must be present when at least one occurrence of [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured] is present

- on pain.001.001.09/

- ING Rule -LEI or Other or BIC:

Only one of the identifiers LEI, BIC or Other should be provided. If more than one identifier is provided at the same time, then this is the order of priority: 1. LEI 2. Other 3. BIC. The identifier on priority is supported during the processing while the others are ignored.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], the following elements are mutually exclusive: [CustomerCreditTransferInitiationV09/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/AnyBIC] , [CustomerCreditTransferInitiationV09/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/LEI] , [CustomerCreditTransferInitiationV09/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other] and all may be absent

- on pain.001.001.09/

- ING Rule -LEI or Other or BIC:

Only one of the identifiers LEI, BIC or Other should be provided. If more than one identifier is provided at the same time, then this is the order of priority: 1. LEI 2. Other 3. BIC. The identifier on priority is supported during the processing while the others are ignored.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], the following elements are mutually exclusive: [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/AnyBIC] , [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/LEI] , [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/Other] and all may be absent

- on pain.001.001.09/

- ING Rule -LEI or Other or BIC:

Only one of the identifiers LEI, BIC or Other should be provided. If more than one identifier is provided at the same time, then this is the order of priority: 1. LEI 2. Other 3. BIC. The identifier on priority is supported during the processing while the others are ignored.

For each [Full Message/Document/CustomerCreditTransferInitiationV09], the following elements are mutually exclusive: [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/OrganisationIdentification/AnyBIC] , [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/OrganisationIdentification/LEI] , [CustomerCreditTransferInitiationV09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/Identification/OrganisationIdentification/Other] and all may be absent

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 "GroupHeader85" on page 78 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.5.1	MessageIdentification	<MsgId>		[1..1]		78
6.1.12.5.2	CreationDateTime	<CreDtTm>		[1..1]	⚠	78
6.1.12.5.3	Authorisation	<Authstn>		[0..2]	◇	79
6.1.12.5.4	NumberOfTransactions	<NbOfTxes>		[1..1]	⚠	79
6.1.12.5.5	ControlSum	<CtrlSum>		[0..1]		80
6.1.12.5.6	InitiatingParty	<InitgPty>		[1..1]		80
6.1.12.5.7	ForwardingAgent	<FwdgAgt>		[0..1]	◇	80

4.2 PaymentInformation

XML Tag: PmtInf

Presence: [1..*]

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

The **PmtInf** block contains the following elements (see datatype "PaymentInstruction30_1" on page 93 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.4.1	PaymentInformationIdentification	<PmtInfId>		[1..1]		98
6.1.15.4.2	PaymentMethod	<PmtMtd>		[1..1]		98
6.1.15.4.3	BatchBooking	<BtchBookg>		[0..1]		98
6.1.15.4.4	NumberOfTransactions	<NbOfTx>		[0..1]		99
6.1.15.4.5	ControlSum	<CtrlSum>		[0..1]		99
6.1.15.4.6	PaymentTypeInformation	<PmtTpInf>		[0..1]		99
6.1.15.4.7	RequestedExecutionDate	<ReqdExctnDt>		[1..1]		100
6.1.15.4.8	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		101
6.1.15.4.9	Debtor	<Dbtr>		[1..1]		101
6.1.15.4.10	DebtorAccount	<DbtrAcct>		[1..1]		101
6.1.15.4.11	DebtorAgent	<DbtrAgt>		[1..1]		102
6.1.15.4.12	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		102
6.1.15.4.13	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		103
6.1.15.4.14	UltimateDebtor	<UltmtDbtr>		[0..1]		103
6.1.15.4.15	ChargeBearer	<ChrgBr>		[0..1]		104
6.1.15.4.16	ChargesAccount	<ChrgsAcct>		[0..1]		104
6.1.15.4.17	ChargesAccountAgent	<ChrgsAcctAgt>		[0..1]		105
6.1.15.4.18	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]	R[1..3000]	105

Usage Guideline details

- on pain.001.001.09/PaymentInformation

Comment:

The payment type information is used at Order Level and ignored at Transaction Level.

One order can contain only one type of payment, e.g. SEPA, International or Domestic. It also can contain only one type of currency. A mix of payment types and currencies is not supported.

A file can contain different payment orders, e.g. an order with international payments and one order with SEPA payments.

- on pain.001.001.09/PaymentInformation

- Control Sum at Order level:

If used, the control sum must be equal with the total amount of the transactions in the order.

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation], every occurrence of [PaymentInformation/ControlSum] value must be equal to the sum of all occurrences of the following element(s) [PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount]

- on pain.001.001.09/PaymentInformation

- ING Rule - Batch booking false_ SEPA CZ, HU, PL, RO, SK:

Batch booking with value false is mandatory for SEPA in CZ, HU, PL, RO, SK

For each [Full Message/Document/CustomerCreditTransferInitiationV09/PaymentInformation], if

the value of every occurrence of [PaymentInformation/DebtorAccount/Identification/IBAN] complies with the following XML pattern : 'CZ.*|HU.*|PL.*|RO.*|SK.*'

, then

at least one occurrence of the following element(s) [PaymentInformation/BatchBooking] must be present

and every occurrence of [PaymentInformation/BatchBooking] must have value included in the following list 'false'

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 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
6.1.12.1.1	PlaceAndName	<PlcAndNm>		[0..1]		138
6.1.12.1.2	Envelope	<Envlp>		[1..1]		138

Usage Guideline details

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

5 Message Components

Note The following chapter identifies the message components.

5.1 AccountIdentification4Choice

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

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

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

🚫 , ⬜ >> Note as not all **AccountIdentification4Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"Identification" on page 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 184

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 73 for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.2.1	Identification	<Id>		[1..1]		73
6.1.1.2.2	SchemeName	<SchmeNm>		[0..1]		73
6.1.1.2.3	Issuer	<Issr>		[0..1]		74

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/DebtorAccount/Identification/Other) is removed.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other) is removed.

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
6.1.1.2.2.1	Code	<Cd>	{Or	[1..1]		15
6.1.1.2.2.2	Proprietary	<Prtry>	Or}	[1..1]		15

Used in element(s)

"SchemeName" on page 73

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 172

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 189

5.3 AddressType3Choice

Definition: Choice of formats for the type of address.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1.1	Code	<Cd>	{Or	[1..1]	◇	16
6.1.18.1.1.2	Proprietary	<Prtry>	Or}	[1..1]	◇	16

⊗ , ◇ >> Note as not all **AddressType3Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"AddressType" on page 113

5.3.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 156

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/Debtor/PostalAddress/AddressType/Code) will be ignored by the Receiver.

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 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.11.1.1	Identification	<Id>		[1..1]		75
6.1.11.1.2	Issuer	<Issr>		[1..1]		75
6.1.11.1.3	SchemeName	<SchmeNm>		[0..1]		76

Usage Guideline details

- This element(**pain.001.001.09/PaymentInformation/Debtor/PostalAddress/AddressType/Proprietary**) will be ignored by the Receiver.

5.4 AmountType4Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.3.1.1	InstructedAmount	<InstdAmt>	{Or	[1..1]		17
6.1.3.1.2	EquivalentAmount	<EqvtAmt>	Or}	[1..1]	⊘	17

Used in element(s)

"Amount" on page 39

5.4.1 InstructedAmount

XML Tag: InstdAmt

Presence: [1..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.4.2 EquivalentAmount

XML Tag: EqvtAmt

Presence: [1..1]

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

The **EqvtAmt** block contains the following elements (see datatype "EquivalentAmount2" on page 63 for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.3.1.2.1	Amount	<Amt>		[1..1]		63
6.1.3.1.2.2	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		63

Usage Guideline details

- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Amount/EquivalentAmount**) is removed.

5.5 Authorisation1Choice

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

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

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

Used in element(s)

"Authorisation" on page 79

5.5.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 158

5.5.2 Proprietary

XML Tag: Prtry







Presence: [1..1]


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

Datatype: "Max128Text" on page 187

5.6 BranchAndFinancialInstitutionIdentification6

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

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

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

Used in element(s)

"ChargesAccountAgent" on page 105, "CreditorAgent" on page 45, "DebtorAgent" on page 102, "ForwardingAgent" on page 80, "IntermediaryAgent1" on page 41, "IntermediaryAgent2" on page 42, "IntermediaryAgent3" on page 43







5.6.1 FinancialInstitutionIdentification





XML Tag: FinInstnId



Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "[FinancialInstitutionIdentification18](#)" on page 65 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.1	BICFI	<BICFI>		[0..1]		66
6.1.10.2.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		66
6.1.10.2.3	LEI	<LEI>		[0..1]		67
6.1.10.2.4	Name	<Nm>		[0..1]		67
6.1.10.2.5	PostalAddress	<PstlAdr>		[0..1]		67
6.1.10.2.6	Other	<Othr>		[0..1]		68

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

5.6.2 BranchIdentification







XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

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

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

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

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

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/DebtorAgent/BranchIdentification) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/BranchIdentification) will be ignored by the Receiver.

5.7 BranchData3

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

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

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

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

Used in element(s)

"BranchIdentification" on page 19

5.7.1 Identification

XML Tag: Id

Presence: [0..1]

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

Datatype: "Max35Text" on page 189

5.7.2 LEI

XML Tag: LEI

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 187

Usage Guideline details

- This element(**pain.001.001.09/PaymentInformation/DebtorAgent/BranchIdentification/LEI**) will be ignored by the Receiver.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification/LEI**) will be ignored by the Receiver.

5.7.3 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 188







5.7.4 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 112 for details)







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






Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]		113
6.1.18.1.2	Department	<Dept>		[0..1]		113
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		113
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		114
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		114

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		114
6.1.18.1.7	Floor	<Flr>		[0..1]		114
6.1.18.1.8	PostBox	<PstBx>		[0..1]		114
6.1.18.1.9	Room	<Room>		[0..1]		114
6.1.18.1.10	PostCode	<PstCd>		[0..1]		115
6.1.18.1.11	TownName	<TwnNm>		[0..1]		115
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		115
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		115
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		115
6.1.18.1.15	Country	<Ctry>		[0..1]		115
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]		116

5.8 CashAccount38

Definition: Provides the details to identify an account.

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

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

Used in element(s)

["ChargesAccount" on page 104](#),
 ["CreditorAccount" on page 46](#),
 ["CreditorAgentAccount" on page 45](#),
 ["DebtorAccount" on page 101](#),
 ["DebtorAgentAccount" on page 102](#),
 ["IntermediaryAgent1Account" on page 42](#),
 ["IntermediaryAgent2Account" on page 43](#),
 ["IntermediaryAgent3Account" on page 44](#)

5.8.1 Identification

XML Tag: Id

Presence: [1..1]

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

The **Id** block contains the following elements (see datatype "[AccountIdentification4Choice](#)" on page 14 for details)

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

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

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

5.8.2 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 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
6.1.1.1.1	Code	<Cd>	{Or	[1..1]		25
6.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		25

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/DebtorAccount/Type) will be ignored by the Receiver.

5.8.3 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 156](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Currency](#)) will be ignored by the Receiver.
- This element([pain.001.001.09/PaymentInformation/DebtorAccount/Currency](#)) will be ignored by the Receiver.

5.8.4 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 191](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Name](#)) will be ignored by the Receiver.
- This element([pain.001.001.09/PaymentInformation/DebtorAccount/Name](#)) will be ignored by the Receiver.







5.8.5 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 116](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.3.1	Type	<Tp>		[0..1]		116
6.1.1.3.2	Identification	<Id>		[1..1]		117

Usage Guideline details







- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Proxy**) will be ignored by the Receiver.
- This element(**pain.001.001.09/PaymentInformation/DebtorAccount/Proxy**) will be ignored by the Receiver.
- This element(**pain.001.001.09/PaymentInformation/DebtorAgentAccount/Proxy**) will be ignored by the Receiver.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount/Proxy**) will be ignored by the Receiver.
- on **pain.001.001.09/PaymentInformation/DebtorAccount/Proxy**

Comment:

This element is not supported.

5.9 CashAccountType2Choice

Definition: Nature or use of the account.

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

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

Used in element(s)

"Type" on page 23

5.9.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 172

5.9.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 189

5.10 CategoryPurpose1Choice

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

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

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

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

Used in element(s)

"CategoryPurpose" on page 108

5.10.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 173

5.10.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 189

5.11 CategoryPurpose1Choice__1

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

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

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

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

🚫 , ⚡ >> Note as not all **CategoryPurpose1Choice__1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

["CategoryPurpose" on page 110](#)

5.11.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalCategoryPurpose1Code_Copy" on page 174](#)

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Code](#)
Type changed to: [ExternalCategoryPurpose1Code_Copy on page 174](#)

5.11.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: ["Max35Text" on page 189](#)

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/PaymentTypeInformation/CategoryPurpose/Proprietary](#)) is removed.

5.12 Cheque11

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.1	ChequeType	<ChqTp>		[0..1]		28
6.1.5.1.2	ChequeNumber	<ChqNb>		[0..1]		28
6.1.5.1.3	ChequeFrom	<ChqFr>		[0..1]		28
6.1.5.1.4	DeliveryMethod	<DlvryMtd>		[0..1]		29
6.1.5.1.5	DeliverTo	<DlvrTo>		[0..1]		29
6.1.5.1.6	InstructionPriority	<InstrPrty>		[0..1]		29
6.1.5.1.7	ChequeMaturityDate	<ChqMtrtyDt>		[0..1]		30

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.8	FormsCode	<FrmsCd>		[0..1]		30
6.1.5.1.9	MemoField	<MemoFld>		[0..2]		30
6.1.5.1.10	RegionalClearingZone	<RgnlClrZone>		[0..1]		30
6.1.5.1.11	PrintLocation	<PrtLctn>		[0..1]		30
6.1.5.1.12	Signature	<Sgntr>		[0..5]		30

Rules

R23 ChequeMaturityDateRule ✓

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

Error handling:

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

Used in element(s)

"ChequeInstruction" on page 40

5.12.1 ChequeType

XML Tag: ChqTp

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 163

5.12.2 ChequeNumber

XML Tag: ChqNb

Presence: [0..1]

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

Datatype: "Max35Text" on page 189







5.12.3 ChequeFrom

XML Tag: ChqFr

Presence: [0..1]

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

The **ChqFr** block contains the following elements (see datatype "NameAndAddress16" on page 82 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3.1 , 6.1.5.1.5.1 , 6.1.20.3.3.1	Name	<Nm>		[1..1]		83
6.1.5.1.3.2 , 6.1.5.1.5.2 , 6.1.20.3.3.2	Address	<Adr>		[1..1]		83







5.12.4 DeliveryMethod

XML Tag: DlvryMtd

Presence: [0..1]

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

The **DlvryMtd** block contains the following elements (see datatype "[ChequeDeliveryMethod1Choice](#)" on page 31 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.4.1	Code	<Cd>	{Or}	[1..1]		31
6.1.5.1.4.2	Proprietary	<Prtry>	Or}	[1..1]		31







5.12.5 DeliverTo

XML Tag: DlvTo

Presence: [0..1]

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

The **DlvTo** block contains the following elements (see datatype "[NameAndAddress16](#)" on page 82 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3.1 , 6.1.5.1.5.1 , 6.1.20.3.3.1	Name	<Nm>		[1..1]		83
6.1.5.1.3.2 , 6.1.5.1.5.2 , 6.1.20.3.3.2	Address	<Adr>		[1..1]		83

5.12.6 InstructionPriority

XML Tag: InstrPrty

Presence: [0..1]

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

Datatype: "Priority2Code" on page 195

5.12.7 ChequeMaturityDate

XML Tag: ChqMtrtyDt

Presence: [0..1]

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

Datatype: "ISODate" on page 185

5.12.8 FormsCode

XML Tag: FrmsCd

Presence: [0..1]

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

Datatype: "Max35Text" on page 189

5.12.9 MemoField

XML Tag: MemoFld

Presence: [0..2]

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

Datatype: "Max35Text" on page 189

5.12.10 RegionalClearingZone

XML Tag: RgnlClrZone

Presence: [0..1]

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

Datatype: "Max35Text" on page 189

5.12.11 PrintLocation

XML Tag: PrtLctn

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 189

5.12.12 Signature

XML Tag: Sgntr







Presence: [0..5]

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

Datatype: "Max70Text" on page 191

5.13 ChequeDeliveryMethod1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.4.1	Code	<Cd>	{Or	[1..1]		31
6.1.5.1.4.2	Proprietary	<Prtry>	Or}	[1..1]		31

Used in element(s)

"DeliveryMethod" on page 29

5.13.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 162

5.13.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

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

Datatype: "Max35Text" on page 189

5.14 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.23.1.1	Code	<Cd>	{Or	[1..1]		32
6.1.23.1.2	Proprietary	<Prtry>	Or}	[1..1]		32

Used in element(s)

["ClearingSystemIdentification" on page 32](#)

5.14.1 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 175](#)

5.14.2 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 189](#)

5.15 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 -
 Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.1.1	ClearingSystemIdentification	<ClrSysId>		[0..1]		32
6.1.10.1.2	MemberIdentification	<MmbId>		[1..1]		33

Used in element(s)

["ClearingSystemMemberIdentification" on page 66](#)

5.15.1 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 31](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.23.1.1	Code	<Cd>	{Or	[1..1]		32
6.1.23.1.2	Proprietary	<Prtry>	Or}	[1..1]		32

5.15.2 MemberIdentification

XML Tag: Mmbld







Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 189

5.16 Contact4

Definition: Specifies the details of the contact person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.1	NamePrefix	<NmPrfx>		[0..1]		33
6.1.17.2.2	Name	<Nm>		[0..1]		34
6.1.17.2.3	PhoneNumber	<PhneNb>		[0..1]		34
6.1.17.2.4	MobileNumber	<MobNb>		[0..1]		34
6.1.17.2.5	FaxNumber	<FaxNb>		[0..1]		34
6.1.17.2.6	EmailAddress	<EmailAdr>		[0..1]		34
6.1.17.2.7	EmailPurpose	<EmailPurp>		[0..1]		34
6.1.17.2.8	JobTitle	<JobTitl>		[0..1]		35
6.1.17.2.9	Responsibility	<Rspnsblty>		[0..1]		35
6.1.17.2.10	Department	<Dept>		[0..1]		35
6.1.17.2.11	Other	<Othr>		[0..*]		35
6.1.17.2.12	PreferredMethod	<PrefrdMtd>		[0..1]		35

Used in element(s)

"ContactDetails" on page 91

5.16.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

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

Datatype: ["NamePrefix2Code" on page 191](#)

5.16.2 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 188](#)

5.16.3 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 194](#)

5.16.4 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 194](#)

5.16.5 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 194](#)

5.16.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

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

Datatype: ["Max2048Text" on page 189](#)

5.16.7 EmailPurpose

XML Tag: EmailPurp

Presence: [0..1]

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

Datatype: ["Max35Text" on page 189](#)

5.16.8 JobTitle

XML Tag: JobTitl

Presence: [0..1]

Definition: Title of the function.

Datatype: ["Max35Text" on page 189](#)

5.16.9 Responsibility

XML Tag: Rspnsblty

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: ["Max35Text" on page 189](#)

5.16.10 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: ["Max70Text" on page 191](#)

5.16.11 Other

XML Tag: Othr

Presence: [0..*]

Definition: Contact details in another form.

The **Othr** block contains the following elements (see datatype ["OtherContact1" on page 86](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.11.1	ChannelType	<ChanlTp>		[1..1]		87
6.1.17.2.11.2	Identification	<Id>		[0..1]		87

5.16.12 PreferredMethod

XML Tag: PrefrdMtd

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: ["PreferredContactMethod1Code" on page 194](#)

5.17 CreditTransferTransaction34__1

Definition: Provide further details specific to the individual transaction(s) 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
6.1.15.6.1	PaymentIdentification	<PmtId>		[1..1]		38
6.1.15.6.2	PaymentTypeInfo	<PmtTpInf>		[0..1]		38
6.1.15.6.3	Amount	<Amt>		[1..1]		39
6.1.15.6.4	ExchangeRateInformation	<XchgRateInf>		[0..1]		39
6.1.15.6.5	ChargeBearer	<ChrgBr>		[0..1]		40
6.1.15.6.6	ChequeInstruction	<ChqInstr>		[0..1]		40
6.1.15.6.7	UltimateDebtor	<UltmtDbtr>		[0..1]		41
6.1.15.6.8	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		41
6.1.15.6.9	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]		42
6.1.15.6.10	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		42
6.1.15.6.11	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]		43
6.1.15.6.12	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		43
6.1.15.6.13	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]		44
6.1.15.6.14	CreditorAgent	<CdtrAgt>		[0..1]		45
6.1.15.6.15	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		45
6.1.15.6.16	Creditor	<Cdtr>		[0..1]		46
6.1.15.6.17	CreditorAccount	<CdtrAcct>		[0..1]		46
6.1.15.6.18	UltimateCreditor	<UltmtCdtr>		[0..1]		47
6.1.15.6.19	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]		47
6.1.15.6.20	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		47
6.1.15.6.21	Purpose	<Purp>		[0..1]		48
6.1.15.6.22	RegulatoryReporting	<RgltryRptg>		[0..10]		48
6.1.15.6.23	Tax	<Tax>		[0..1]		49
6.1.15.6.24	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]		49
6.1.15.6.25	RemittanceInformation	<RmtInf>		[0..1]		50
6.1.15.6.26	SupplementaryData	<SplmtryData>		[0..*]		51

Rules

R14 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.

R15 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.

R16 InstructionForCreditorAgentRule ✓

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

Error handling:

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

R17 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.

R18 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.

R19 IntermediaryAgent3AccountRule ✓

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00054

– *Error Text:* Invalid message content for intermediary agent 3 account.

Guidelines

1. UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

2. UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

Used in element(s)

"CreditTransferTransactionInformation" on page 105

5.17.1 PaymentIdentification

XML Tag: PmtId

Presence: [1..1]

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

The **PmtId** block contains the following elements (see datatype "PaymentIdentification6" on page 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
6.1.11.2.1	InstructionIdentification	<InstrId>		[0..1]		93
6.1.11.2.2	EndToEndIdentification	<EndToEndId>		[1..1]		93
6.1.11.2.3	UETR	<UETR>		[0..1]		93

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification

Comment:

If both InstrId and EndToEndId are used, only the End-To-End Id is forwarded to the beneficiary and shown on the bank statement.







5.17.2 PaymentTypeInfo

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInfo26" on page 107 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.1	InstructionPriority	<InstrPrty>		[0..1]		107
6.1.16.1.2	ServiceLevel	<SvcLvl>		[0..*]		107
6.1.16.1.3	LocalInstrument	<LclInstrm>		[0..1]		107
6.1.16.1.4	CategoryPurpose	<CtgyPurp>		[0..1]		108

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation) will be ignored by the Receiver.
- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation

Comment:

The payment type information is used at Order Level (PmtInf) and ignored at Transaction Level.

One order can contain only one type of payment, e.g. SEPA or International or Domestic. It also can contain only one type of currency. A mix of payment types and currencies is not supported.







5.17.3 Amount


XML Tag: Amt

Presence: [1..1]

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

The **Amt** block contains the following elements (see datatype "[AmountType4Choice](#)" on page 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
6.1.3.1.1	InstructedAmount	<InstdAmt>	{Or	[1..1]		17
6.1.3.1.2	EquivalentAmount	<EqvtAmt>	Or}	[1..1]		17







5.17.4 ExchangeRateInformation

XML Tag: XchgRateInf

Presence: [0..1]

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

The **XchgRateInf** block contains the following elements (see datatype "ExchangeRate1" on page 64 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.4.1	UnitCurrency	<UnitCcy>		[0..1]		64
6.1.15.6.4.2	ExchangeRate	<XchgRate>		[0..1]		64
6.1.15.6.4.3	RateType	<RateTp>		[0..1]		64
6.1.15.6.4.4	ContractIdentification	<CtrctId>		[0..1]		65

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ExchangeRateInformation) will be ignored by the Receiver.

5.17.5 ChargeBearer

XML Tag: ChrgBr

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 160

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChargeBearer) will be ignored by the Receiver.







5.17.6 ChequeInstruction

XML Tag: ChqInstr

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

The **ChqInstr** block contains the following elements (see datatype "Cheque11" on page 27 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.1	ChequeType	<ChqTp>		[0..1]		28
6.1.5.1.2	ChequeNumber	<ChqNb>		[0..1]		28

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3	ChequeFrom	<ChqFr>		[0..1]		28
6.1.5.1.4	DeliveryMethod	<DlvryMtd>		[0..1]		29
6.1.5.1.5	DeliverTo	<DlvrTo>		[0..1]		29
6.1.5.1.6	InstructionPriority	<InstrPrty>		[0..1]		29
6.1.5.1.7	ChequeMaturityDate	<ChqMtrtyDt>		[0..1]		30
6.1.5.1.8	FormsCode	<FrmsCd>		[0..1]		30
6.1.5.1.9	MemoField	<MemoFld>		[0..2]		30
6.1.5.1.10	RegionalClearingZone	<RgnlClrZone>		[0..1]		30
6.1.5.1.11	PrintLocation	<PrtLctn>		[0..1]		30
6.1.5.1.12	Signature	<Sgntr>		[0..5]		30

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction) will be ignored by the Receiver.







5.17.7 UltimateDebtor




XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 88 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91

5.17.8 IntermediaryAgent1

XML Tag: IntrmyAgt1

Presence: [0..1]

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

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

The **IntrmyAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 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
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]	⬜	19

5.17.9 IntermediaryAgent1Account

XML Tag: IntrmyAgt1Acct

Presence: [0..1]

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

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

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

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

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1Account) will be ignored by the Receiver.

5.17.10 IntermediaryAgent2

XML Tag: IntrmyAgt2

Presence: [0..1]

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

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

The **IntrmyAgt2** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 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
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]		19

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2) will be ignored by the Receiver.

5.17.11 IntermediaryAgent2Account

XML Tag: IntrmyAgt2Acct

Presence: [0..1]

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

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

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

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

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2Account) will be ignored by the Receiver.

5.17.12 IntermediaryAgent3

XML Tag: IntrmyAgt3

Presence: [0..1]

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

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

The **IntrmyAgt3** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 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
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]		19

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3) will be ignored by the Receiver.

5.17.13 IntermediaryAgent3Account

XML Tag: IntrmyAgt3Acct

Presence: [0..1]

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

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

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

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

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3Account](#)) will be ignored by the Receiver.







5.17.14 CreditorAgent


XML Tag: CdtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 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
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]		19







5.17.15 CreditorAgentAccount


XML Tag: CdtrAgtAcct

Presence: [0..1]

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

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

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

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

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount](#)) will be ignored by the Receiver.







5.17.16 Creditor





XML Tag: Cdtr

Presence: [0..1]

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

The **Cdtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 88 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91







5.17.17 CreditorAccount





XML Tag: CdtrAcct

Presence: [0..1]

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

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

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

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

Usage Guideline details

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

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







5.17.18 UltimateCreditor




XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 88 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91







5.17.19 InstructionForCreditorAgent

XML Tag: InstrForCdtrAgt

Presence: [0..*]

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

The **InstrForCdtrAgt** block contains the following elements (see datatype "[InstructionForCreditorAgent1](#)" on page 81 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.1.1	Code	<Cd>		[0..1]		81
6.1.15.1.2	InstructionInformation	<InstrInf>		[0..1]		81

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/InstructionForCreditorAgent](#)) will be ignored by the Receiver.

5.17.20 InstructionForDebtorAgent

XML Tag: InstrForDbtrAgt

Presence: [0..1]

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

Datatype: "Max140Text" on page 188

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/InstructionForDebtorAgent) will be ignored by the Receiver.

5.17.21 Purpose

XML Tag: Purp

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

The **Purp** block contains the following elements (see datatype "Purpose2Choice" on page 117 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.2.1	Code	<Cd>	{Or}	[1..1]		118
6.1.12.2.2	Proprietary	<Prtry>	Or}	[1..1]		118

5.17.22 RegulatoryReporting

XML Tag: RgltryRptg

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

The **RgltryRptg** block contains the following elements (see datatype "RegulatoryReporting3" on page 122 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.1	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		122
6.1.19.1.2	Authority	<Authrty>		[0..1]		122
6.1.19.1.3	Details	<Dtls>		[0..*]		122

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting](#)) will be ignored by the Receiver.







5.17.23 Tax

XML Tag: Tax

Presence: [0..1]

Definition: Provides details on the tax.

The **Tax** block contains the following elements (see datatype "[TaxInformation8](#)" on page 145 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.2.1	Creditor	<Cdtr>		[0..1]		146
6.1.24.2.2	Debtor	<Dbtr>		[0..1]		146
6.1.24.2.3	AdministrationZone	<AdmstnZone>		[0..1]		146
6.1.24.2.4	ReferenceNumber	<RefNb>		[0..1]		147
6.1.24.2.5	Method	<Mtd>		[0..1]		147
6.1.24.2.6	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		147
6.1.24.2.7	TotalTaxAmount	<TtlTaxAmt>		[0..1]		147
6.1.24.2.8	Date	<Dt>		[0..1]		147
6.1.24.2.9	SequenceNumber	<SeqNb>		[0..1]		147
6.1.24.2.10	Record	<Rcrd>		[0..*]		148

Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Tax](#)) will be ignored by the Receiver.

5.17.24 RelatedRemittanceInformation

XML Tag: RltdRmtInf

Presence: [0..10]

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

The **RltdRmtInf** block contains the following elements (see datatype "[RemittanceLocation7](#)" on page 128 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.4.1	RemittanceIdentification	<RmtId>		[0..1]		129
6.1.20.4.2	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		129

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation) will be ignored by the Receiver.







5.17.25 RemittanceInformation

XML Tag: RmtInf

Presence: [0..1]

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

The **RmtInf** block contains the following elements (see datatype "RemittanceInformation16_1" on page 127 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.5.1	Unstructured	<Ustrd>		[0..*]	R[0..1]	127
6.1.20.5.2	Structured	<Strd>		[0..*]	R[0..1]	128

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation
 - **ING Rule - Structured Remittance Information Rule:**

If both structured and unstructured remittance information are present, then the structured remittance information prevails, provided that it is valid. One line of 140 characters max will be forwarded to the beneficiary bank.

The structured remittance information needs to be valid according to the SEPA rulebook.

If invalid structured and unstructured remittance information are present, then the unstructured information will be forwarded to the beneficiary bank.

If invalid structured remittance is present and no unstructured remittance information is filled in, then the invalid structured information will be mapped to the unstructured remittance field and will be forwarded to the beneficiary bank (140 characters max).

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation

Comment:

Note for SEPA payments initiated from a Bulgarian account:

Please be kindly notified that pursuant to the Bulgarian regulatory requirements, applicable to payment operations, field "remittance info/transaction details/grounds on which a transfer is made" of the respective payment instruction should always be filled in as it is a mandatory prerequisite for the payment operation execution.







5.17.26 SupplementaryData

XML Tag: SplmtryData

Presence: [0..*]

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







The **SplmtryData** block contains the following elements (see datatype "[SupplementaryData1](#)" on page 138 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.1.1	PlaceAndName	<PlcAndNm>		[0..1]		138
6.1.12.1.2	Envelope	<Envlp>		[1..1]		138

5.18 CreditorReferenceInformation2__1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1	Type	<Tp>		[0..1]		51
6.1.9.1.2	Reference	<Ref>		[0..1]		52

Used in element(s)

"[CreditorReferenceInformation](#)" on page 135

5.18.1 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 53 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		53
6.1.9.1.1.2	Issuer	<Issr>		[0..1]	⚠	54

5.18.2 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 189

5.19 CreditorReferenceType1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1.1.1	Code	<Cd>	{Or	[1..1]		52
6.1.9.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]	🚫	53

🚫 , ⬜ >> Note as not all **CreditorReferenceType1Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"CodeOrProprietary" on page 53

5.19.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["DocumentType3Code" on page 166](#)

5.19.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.







Datatype: ["Max35Text" on page 189](#)


Usage Guideline details

- This element([pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/CodeOrProprietary/Proprietary](#)) is removed.

5.20 CreditorReferenceType2__1

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
6.1.9.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		53
6.1.9.1.1.2	Issuer	<Issr>		[0..1]		54

Used in element(s)

["Type" on page 51](#)







5.20.1 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 52](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1.1.1	Code	<Cd>	{Or	[1..1]		52

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		53

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

5.20.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max3Text" on page 190

Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/Issuer

Type changed to: Max3Text on page 190

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/Issuer

Comment:

If used, following values are allowed:






Code 'CUR' can only be used for Counter party agent BIC country code = NL


Code "BBA" can only be used for Counter party agent BIC country code = BE



Code "ISO" can be used for all countries.

5.21 DateAndDateTime2Choice

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

 Removed -  Partial Removed -  Ignored -  Partial Ignored -  Details below -

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.7.1.1	Date	<Dt>	{Or	[1..1]		54
6.1.7.1.2	DateTime	<DtTm>	Or}	[1..1]	 	55

Used in element(s)

"RequestedExecutionDate" on page 100

5.21.1 Date

XML Tag: Dt

Presence: [1..1]

Definition: Specified date.

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

5.21.2 DateTime

XML Tag: DtTm

Presence: [1..1]

Definition: Specified date and time.

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

Usage Guideline details







- This element(pain.001.001.09/PaymentInformation/RequestedExecutionDate/DateTime) is removed.
- on pain.001.001.09/PaymentInformation/RequestedExecutionDate/DateTime

Comment:

Date and time is not supported in ING. if provided, this information is ignored.

5.22 DateAndPlaceOfBirth1

Definition: Date and place of birth of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.1.1	BirthDate	<BirthDt>		[1..1]		55
6.1.17.1.1.2	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		55
6.1.17.1.1.3	CityOfBirth	<CityOfBirth>		[1..1]		56
6.1.17.1.1.4	CountryOfBirth	<CtrtyOfBirth>		[1..1]		56

Used in element(s)

["DateAndPlaceOfBirth" on page 110](#)

5.22.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

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

5.22.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: ["Max35Text" on page 189](#)

5.22.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: ["Max35Text" on page 189](#)

5.22.4 CountryOfBirth

XML Tag: CtryOfBirth






Presence: [1..1]


Definition: Country where a person was born.

Datatype: ["CountryCode" on page 165](#)

5.23 DatePeriod2

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

 Removed -  Partial Removed -  Ignored -  Partial Ignored -  Details below -

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.6.1.1	FromDate	<FrDt>		[1..1]		56
6.1.6.1.2	ToDate	<ToDt>		[1..1]		56

Used in element(s)

["FromToDate" on page 151](#)

5.23.1 FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

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

5.23.2 ToDate

XML Tag: ToDt







Presence: [1..1]

Definition: End date of the range.

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

5.24 DiscountAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1 , 6.1.12.9.2.1	Type	<Tp>		[0..1]		57
6.1.20.1.1.4.3.2.2 , 6.1.12.9.2.2	Amount	<Amt>		[1..1]		57

Used in element(s)

["DiscountAppliedAmount" on page 123](#), ["DiscountAppliedAmount" on page 126](#)







5.24.1 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 57](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1.1 , Code 6.1.12.9.2.1.1		<Cd>	{Or	[1..1]		58
6.1.20.1.1.4.3.2.1.2 , Proprietary 6.1.12.9.2.1.2		<Prtry>	Or}	[1..1]		58

5.24.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 155](#)

5.25 DiscountAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1.1 , 6.1.12.9.2.1.1	Code	<Cd>	{Or	[1..1]		58
6.1.20.1.1.4.3.2.1.2 , 6.1.12.9.2.1.2	Proprietary	<Prtry>	Or}	[1..1]		58

Used in element(s)

"Type" on page 57

5.25.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 175

5.25.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

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

Datatype: "Max35Text" on page 189

5.26 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 -
  Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.5.1 , 6.1.12.9.5.1	Amount	<Amt>		[1..1]		59
6.1.20.1.1.4.3.5.2 , 6.1.12.9.5.2	CreditDebitIndicator	<CdtDbtInd>		[0..1]		59
6.1.20.1.1.4.3.5.3 , 6.1.12.9.5.3	Reason	<Rsn>		[0..1]		59
6.1.20.1.1.4.3.5.4 , 6.1.12.9.5.4	AdditionalInformation	<AddtlInf>		[0..1]		59

Used in element(s)

"AdjustmentAmountAndReason" on page 124, "AdjustmentAmountAndReason" on page 126

5.26.1 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.26.2 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 166

5.26.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 190

5.26.4 AdditionalInformation

XML Tag: AddtlInf







Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 188

5.27 DocumentLineIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1	Type	<Tp>		[0..1]		59
6.1.20.1.1.4.1.2	Number	<Nb>		[0..1]		60
6.1.20.1.1.4.1.3	RelatedDate	<RltdDt>		[0..1]		60

Used in element(s)

"Identification" on page 60







5.27.1 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 61 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		62
6.1.20.1.1.4.1.1.2	Issuer	<Issr>		[0..1]		62

5.27.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 189

5.27.3 RelatedDate

XML Tag: RltdDt







Presence: [0..1]

Definition: Date associated with the referred document line.

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

5.28 DocumentLineInformation1

Definition: Provides document line information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1	Identification	<Id>		[1..*]		60
6.1.20.1.1.4.2	Description	<Desc>		[0..1]		61
6.1.20.1.1.4.3	Amount	<Amt>		[0..1]		61

Used in element(s)

"[LineDetails](#)" on page 119







5.28.1 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 59 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1	Type	<Tp>		[0..1]		59
6.1.20.1.1.4.1.2	Number	<Nb>		[0..1]		60
6.1.20.1.1.4.1.3	RelatedDate	<RltdDt>		[0..1]		60

5.28.2 Description

XML Tag: Desc

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "[Max2048Text](#)" on page 189







5.28.3 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 125 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.1	DuePayableAmount	<DuePyblAmt>		[0..1]		125
6.1.20.1.1.4.3.2	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		126
6.1.20.1.1.4.3.3	CreditNoteAmount	<CdtNoteAmt>		[0..1]		126
6.1.20.1.1.4.3.4	TaxAmount	<TaxAmt>		[0..*]		126
6.1.20.1.1.4.3.5	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		126
6.1.20.1.1.4.3.6	RemittedAmount	<RmtdAmt>		[0..1]		127

5.29 DocumentLineType1

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
6.1.20.1.1.4.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		62
6.1.20.1.1.4.1.1.2	Issuer	<Issr>		[0..1]		62

Used in element(s)

"Type" on page 59







5.29.1 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 62 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1.1.1.1	Code	<Cd>	{Or	[1..1]		63
6.1.20.1.1.4.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		63

5.29.2 Issuer

XML Tag: Issr







Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 189

5.30 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
6.1.20.1.1.4.1.1.1.1	Code	<Cd>	{Or	[1..1]		63
6.1.20.1.1.4.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		63

Used in element(s)

["CodeOrProprietary" on page 62](#)

5.30.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: ["ExternalDocumentLineType1Code" on page 176](#)

5.30.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

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

Datatype: ["Max35Text" on page 189](#)

5.31 EquivalentAmount2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.3.1.2.1	Amount	<Amt>		[1..1]		63
6.1.3.1.2.2	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		63

Used in element(s)

["EquivalentAmount" on page 17](#)

5.31.1 Amount

XML Tag: Amt

Presence: [1..1]

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

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 155](#)

5.31.2 CurrencyOfTransfer

XML Tag: CcyOfTrf

Presence: [1..1]

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

Datatype: ["ActiveOrHistoricCurrencyCode" on page 156](#)

5.32 ExchangeRate1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.4.1	UnitCurrency	<UnitCcy>		[0..1]		64
6.1.15.6.4.2	ExchangeRate	<XchgRate>		[0..1]		64
6.1.15.6.4.3	RateType	<RateTp>		[0..1]		64
6.1.15.6.4.4	ContractIdentification	<CtrctId>		[0..1]		65

Used in element(s)

["ExchangeRateInformation" on page 39](#)

5.32.1 UnitCurrency

XML Tag: UnitCcy

Presence: [0..1]

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

Datatype: ["ActiveOrHistoricCurrencyCode" on page 156](#)

5.32.2 ExchangeRate

XML Tag: XchgRate

Presence: [0..1]

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

Datatype: ["BaseOneRate" on page 160](#)

5.32.3 RateType

XML Tag: RateTp

Presence: [0..1]

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

Datatype: ["ExchangeRateType1Code" on page 171](#)

5.32.4 ContractIdentification

XML Tag: CtrctId

Presence: [0..1]

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

Datatype: "Max35Text" on page 189

5.33 FinancialIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.5.2.1	Code	<Cd>	{Or	[1..1]		65
6.1.10.5.2.2	Proprietary	<Prtry>	Or}	[1..1]		65

Used in element(s)

"SchemeName" on page 74

5.33.1 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 177

5.33.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 189

5.34 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.1	BICFI	<BICFI>		[0..1]		66

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.2.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	✖, ⚠	66
6.1.10.2.3	LEI	<LEI>		[0..1]	✖, ⚠	67
6.1.10.2.4	Name	<Nm>		[0..1]		67
6.1.10.2.5	PostalAddress	<PstlAdr>		[0..1]	✖, ⚠	67
6.1.10.2.6	Other	<Othr>		[0..1]	✖, ⚠	68

✖, ⚠ >> Note as not all **FinancialInstitutionIdentification18** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"FinancialInstitutionIdentification" on page 19

5.34.1 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 159

5.34.2 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 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.1.1	ClearingSystemIdentification	<ClrSysId>		[0..1]		32
6.1.10.1.2	MemberIdentification	<Mmbld>		[1..1]		33

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification) will be ignored by the Receiver.

- This element(**pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification**) will be ignored by the Receiver.

5.34.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 187

Usage Guideline details

- This element(**pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/LEI**) will be ignored by the Receiver.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/LEI**) will be ignored by the Receiver.
- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/LEI**) will be ignored by the Receiver.

5.34.4 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 188







5.34.5 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 112 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]		113
6.1.18.1.2	Department	<Dept>		[0..1]		113
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		113
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		114

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		114
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		114
6.1.18.1.7	Floor	<Flr>		[0..1]		114
6.1.18.1.8	PostBox	<PstBx>		[0..1]		114
6.1.18.1.9	Room	<Room>		[0..1]		114
6.1.18.1.10	PostCode	<PstCd>		[0..1]		115
6.1.18.1.11	TownName	<TwnNm>		[0..1]		115
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		115
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		115
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		115
6.1.18.1.15	Country	<Ctry>		[0..1]		115
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]	R[0..2]	116

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress) will be ignored by the Receiver.







5.34.6 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 74 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.5.1	Identification	<Id>		[1..1]		74
6.1.10.5.2	SchemeName	<SchmeNm>		[0..1]		74
6.1.10.5.3	Issuer	<Issr>		[0..1]		75







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

Usage Guideline details

- This element(**pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other**) will be ignored by the Receiver.

5.35 Garnishment3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1	Type	<Tp>		[1..1]		69
6.1.20.2.2	Garnishee	<Grnshee>		[0..1]		69
6.1.20.2.3	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		70
6.1.20.2.4	ReferenceNumber	<RefNb>		[0..1]		70
6.1.20.2.5	Date	<Dt>		[0..1]		71
6.1.20.2.6	RemittedAmount	<RmtdAmt>		[0..1]		71
6.1.20.2.7	FamilyMedicalInsuranceIndicator	<FmlyMdclnsrncInd>		[0..1]		71
6.1.20.2.8	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		71

Used in element(s)

"GarnishmentRemittance" on page 137







5.35.1 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 71 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		71
6.1.20.2.1.2	Issuer	<Issr>		[0..1]		72

5.35.2 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 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
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91

5.35.3 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 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
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91

5.35.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on page 188

5.35.5 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 185

5.35.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.35.7 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 200

5.35.8 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 200

5.36 GarnishmentType1

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
6.1.20.2.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		71
6.1.20.2.1.2	Issuer	<Issr>		[0..1]		72

Used in element(s)

"Type" on page 69







5.36.1 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 72](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1.1.1	Code	<Cd>	{Or	[1..1]		72
6.1.20.2.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		73

5.36.2 Issuer

XML Tag: Issr







Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "[Max35Text](#)" on [page 189](#)

5.37 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
6.1.20.2.1.1.1	Code	<Cd>	{Or	[1..1]		72
6.1.20.2.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		73

Used in element(s)

"[CodeOrProprietary](#)" on [page 71](#)

5.37.1 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 178

5.37.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: ["Max35Text"](#) on page 189

5.38 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
6.1.1.2.1	Identification	<Id>		[1..1]		73
6.1.1.2.2	SchemeName	<SchmeNm>		[0..1]		73
6.1.1.2.3	Issuer	<Issr>		[0..1]		74

Used in element(s)

["Other"](#) on page 14

5.38.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max34Text"](#) on page 189







5.38.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

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

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

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

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

5.38.3 Issuer

XML Tag: Issr







Presence: [0..1]


Definition: Entity that assigns the identification.



Datatype: "Max35Text" on page 189

5.39 GenericFinancialIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.5.1	Identification	<Id>		[1..1]		74
6.1.10.5.2	SchemeName	<SchmeNm>		[0..1]		74
6.1.10.5.3	Issuer	<Issr>		[0..1]		75

 ,  >> Note as not all **GenericFinancialIdentification1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"Other" on page 68

5.39.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 189

5.39.2 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 65 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.10.5.2.1	Code	<Cd>	{Or	[1..1]		65
6.1.10.5.2.2	Proprietary	<Prtry>	Or}	[1..1]		65

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Other/SchemeName) will be ignored by the Receiver.

5.39.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 189

5.40 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
6.1.11.1.1	Identification	<Id>		[1..1]		75
6.1.11.1.2	Issuer	<Issr>		[1..1]		75
6.1.11.1.3	SchemeName	<SchmeNm>		[0..1]		76

Used in element(s)

"Proprietary" on page 16

5.40.1 Identification

XML Tag: Id

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 170

5.40.2 Issuer

XML Tag: Issr

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 189](#)

5.40.3 SchemeName

XML Tag: SchmeNm







Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: ["Max35Text" on page 189](#)

5.41 GenericOrganisationIdentification1

Definition: Information related to an identification of an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.13.1.3.1	Identification	<Id>		[1..1]		76
6.1.13.1.3.2	SchemeName	<SchmeNm>		[0..1]		76
6.1.13.1.3.3	Issuer	<Issr>		[0..1]		77

Used in element(s)

["Other" on page 85](#)

5.41.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: ["Max35Text" on page 189](#)







5.41.2 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 86](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.13.1.3.2.1	Code	<Cd>	{Or	[1..1]		86
6.1.13.1.3.2.2	Proprietary	<Prtry>	Or}	[1..1]		86

5.41.3 Issuer

XML Tag: Issr







Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 189

5.42 GenericPersonIdentification1

Definition: Information related to an identification of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.2.1	Identification	<Id>		[1..1]		77
6.1.17.1.2.2	SchemeName	<SchmeNm>		[0..1]		77
6.1.17.1.2.3	Issuer	<Issr>		[0..1]		78

Used in element(s)

"Other" on page 111

5.42.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 189







5.42.2 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 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.2.2.1	Code	<Cd>	{Or	[1..1]		112
6.1.17.1.2.2.2	Proprietary	<Prtry>	Or}	[1..1]		112

5.42.3 Issuer

XML Tag: Issr






Presence: [0..1]


Definition: Entity that assigns the identification.





Datatype: "Max35Text" on page 189

5.43 GroupHeader85

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
6.1.12.5.1	MessageIdentification	<MsgId>		[1..1]		78
6.1.12.5.2	CreationDateTime	<CreDtTm>		[1..1]		78
6.1.12.5.3	Authorisation	<Authstn>		[0..2]		79
6.1.12.5.4	NumberOfTransactions	<NbOfTxS>		[1..1]		79
6.1.12.5.5	ControlSum	<CtrlSum>		[0..1]		80
6.1.12.5.6	InitiatingParty	<InitgPty>		[1..1]		80
6.1.12.5.7	ForwardingAgent	<FwdgAgt>		[0..1]		80

Used in element(s)

"GroupHeader" on page 11

5.43.1 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 189

5.43.2 CreationDateTime

XML Tag: CreDtTm

Presence: [1..1]

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

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

Usage Guideline details

- on pain.001.001.09/GroupHeader/CreationDateTime

Comment:

Information is ignored by ING.

5.43.3 Authorisation

XML Tag: Authstn







Presence: [0..2]

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

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

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

The **Authstn** block contains the following elements (see datatype ["Authorisation1Choice" on page 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
6.1.12.10.1	Code	<Cd>	{Or	[1..1]		18
6.1.12.10.2	Proprietary	<Prtry>	Or}	[1..1]		18

Usage Guideline details

- This element(pain.001.001.09/GroupHeader/Authorisation) will be ignored by the Receiver.

5.43.4 NumberOfTransactions

XML Tag: NbOfTxS

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: ["Max15NumericText" on page 188](#)

Usage Guideline details

- on **pain.001.001.09/GroupHeader/NumberOfTransactions**

Comment:

The number of transactions may not start with leading zero(s).

5.43.5 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 166

5.43.6 InitiatingParty







XML Tag: InitgPty





Presence: [1..1]

Definition: Party that initiates the payment.

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

The **InitgPty** block contains the following elements (see datatype "PartyIdentification135" on page 88 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	 	89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91







5.43.7 ForwardingAgent

XML Tag: FwdgAgt

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

The **FwdgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" 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
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]		19

Usage Guideline details

- This element([pain.001.001.09/GroupHeader/ForwardingAgent](#)) will be ignored by the Receiver.

5.44 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 -
  Mandatory -
 R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.1.1	Code	<Cd>		[0..1]		81
6.1.15.1.2	InstructionInformation	<InstrInf>		[0..1]		81

Used in element(s)

"[InstructionForCreditorAgent](#)" on page 47

5.44.1 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 186

5.44.2 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 188

5.45 LocalInstrument2Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.3.1	Code	<Cd>	{Or	[1..1]	⚠️	82
6.1.16.1.3.2	Proprietary	<Prtry>	Or}	[1..1]		82

Used in element(s)

["LocalInstrument" on page 109](#), ["LocalInstrument" on page 107](#)

5.45.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: ["ExternalLocalInstrument1Code" on page 178](#)

Usage Guideline details

- on [pain.001.001.09/PaymentInformation/PaymentTypeInformation/LocalInstrument/Code](#)
Single value: INST

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

Comment:

Local Instrument code needs to be INST for instant processing.

Every order in this [pain.001.001.09](#) file should contain this field, so all orders are processed as instant. If it is not there, then all orders will be processed as SEPA classic credit transfer or TIP or domestic credit transfer. SEPA instant credit transfer is not allowed to be mixed with regular SEPA or International Credit Transfers in same file.

5.45.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: ["Max35Text" on page 189](#)

5.46 NameAndAddress16

Definition: Information that locates and identifies a party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3.1 , 6.1.5.1.5.1 , 6.1.20.3.3.1	Name	<Nm>		[1..1]		83
6.1.5.1.3.2 , 6.1.5.1.5.2 , 6.1.20.3.3.2	Address	<Adr>		[1..1]		83

Used in element(s)

"ChequeFrom" on page 28, "DeliverTo" on page 29, "PostalAddress" on page 130

5.46.1 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 188







5.46.2 Address

XML Tag: Adr

Presence: [1..1]

Definition: Postal address of a party.

The **Adr** block contains the following elements (see datatype "PostalAddress24" on page 112 for details)







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




Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]		113
6.1.18.1.2	Department	<Dept>		[0..1]		113
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		113
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		114
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		114
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		114
6.1.18.1.7	Floor	<Flr>		[0..1]		114
6.1.18.1.8	PostBox	<PstBx>		[0..1]		114
6.1.18.1.9	Room	<Room>		[0..1]		114
6.1.18.1.10	PostCode	<PstCd>		[0..1]		115
6.1.18.1.11	TownName	<TwnNm>		[0..1]		115

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		115
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		115
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		115
6.1.18.1.15	Country	<Ctry>		[0..1]		115
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]		116

5.47 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.13.1.1	AnyBIC	<AnyBIC>		[0..1]		84
6.1.13.1.2	LEI	<LEI>		[0..1]		85
6.1.13.1.3	Other	<Othr>		[0..*]	 R[0..1]	85

Used in element(s)

"OrganisationIdentification" on page 87

5.47.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

Definition: Business identification code of the organisation.

Datatype: "AnyBICDec2014Identifier" on page 158

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/Debtor/Identification/OrganisationIdentification/AnyBIC**
 - **ING Rule -LEI or Other or BIC:**

Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed.
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/OrganisationIdentification/AnyBIC**
 - **ING Rule -LEI or Other or BIC:**

Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed.

5.47.2 LEI

XML Tag: LEI

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 187

Usage Guideline details

- on **pain.001.001.09/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/LEI**
Comment:
If used, LEI prevails over the other identification elements.
- on **pain.001.001.09/PaymentInformation/Debtor/Identification/OrganisationIdentification/LEI**
Comment:
If used, LEI prevails over the other identification elements.
- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/LEI**
Comment:
If used, LEI prevails over the other identification elements.







5.47.3 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 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
6.1.13.1.3.1	Identification	<Id>		[1..1]		76
6.1.13.1.3.2	SchemeName	<SchmeNm>		[0..1]		76
6.1.13.1.3.3	Issuer	<Issr>		[0..1]		77

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/UltimateDebtor/Identification/OrganisationIdentification/Other**
This element has change repeatability, the maximum occurrence has been changed to : 1
- on **pain.001.001.09/PaymentInformation/Debtor/Identification/OrganisationIdentification/Other**

– **ING Rule -LEI or Other or BIC:**

Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed.

5.48 OrganisationIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.13.1.3.2.1	Code	<Cd>	{Or	[1..1]		86
6.1.13.1.3.2.2	Proprietary	<Prtry>	Or}	[1..1]		86

Used in element(s)

"SchemeName" on page 76

5.48.1 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 179

5.48.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 189

5.49 OtherContact1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.11.1	ChannelType	<ChanlTp>		[1..1]		87
6.1.17.2.11.2	Identification	<Id>		[0..1]		87

Used in element(s)

"Other" on page 35

5.49.1 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 190

5.49.2 Identification

XML Tag: Id







Presence: [0..1]


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

Datatype: "Max128Text" on page 187

5.50 Party38Choice

Definition: Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.2.1	OrganisationIdentification	<OrgId>	{Or	[1..1]		87
6.1.14.2.2	PrivateIdentification	<PrvtId>	Or}	[1..1]		88

Used in element(s)

"Identification" on page 90







5.50.1 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 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
6.1.13.1.1	AnyBIC	<AnyBIC>		[0..1]		84
6.1.13.1.2	LEI	<LEI>		[0..1]		85

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.13.1.3	Other	<Othr>		[0..*]	 R[0..1]	85

Usage Guideline details

- on pain.001.001.09/PaymentInformation/UltimateDebtor/Identification/OrganisationIdentification

Comment:

Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed.







5.50.2 PrivateIdentification

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 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
6.1.17.1.1	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		110
6.1.17.1.2	Other	<Othr>		[0..*]		111

5.51 PartyIdentification135

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]	 	89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	 	89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91

Used in element(s)

"Creditor" on page 46, "Debtor" on page 101, "Garnishee" on page 69, "GarnishmentAdministrator" on page 70, "InitiatingParty" on page 80, "Invoicee" on page 136, "Invoicer" on

page 135, "UltimateCreditor" on page 47, "UltimateDebtor" on page 103, "UltimateDebtor" on page 41

5.51.1 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 188

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/Debtor/Name**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Name**
This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pain.001.001.09/PaymentInformation/Debtor/Name**
Comment:
The ordering party name is validated and enriched as per the information registered in ING records.

5.51.2 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 112 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]	⚡	113
6.1.18.1.2	Department	<Dept>		[0..1]		113
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		113
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		114
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		114
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		114
6.1.18.1.7	Floor	<Flr>		[0..1]		114
6.1.18.1.8	PostBox	<PstBx>		[0..1]		114

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.9	Room	<Room>		[0..1]		114
6.1.18.1.10	PostCode	<PstCd>		[0..1]		115
6.1.18.1.11	TownName	<TwnNm>		[0..1]		115
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		115
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		115
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		115
6.1.18.1.15	Country	<Ctry>		[0..1]		115
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]	R[0..2] R[0..2]	116

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

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/UltimateDebtor/PostalAddress) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress) will be ignored by the Receiver.
- This element(pain.001.001.09/GroupHeader/InitiatingParty/PostalAddress) will be ignored by the Receiver.
- on pain.001.001.09/GroupHeader/InitiatingParty/PostalAddress
Comment:
 From October 2025, structured, unstructured and hybrid addresses can be used. From November 2026, if used, the Postal address must be structured or hybrid.
- on pain.001.001.09/PaymentInformation/Debtor/PostalAddress
Comment:
 The ordering party address used in the file is validated and enriched as per the information registered in ING records.

5.51.3 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 87 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.2.1	OrganisationIdentification	<OrgId>	{Or	[1..1]		87
6.1.14.2.2	PrivateIdentification	<PrvtId>	Or}	[1..1]		88

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/Debtor/Identification) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification) will be ignored by the Receiver.

5.51.4 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 165

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/CountryOfResidence) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/Debtor/CountryOfResidence) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/UltimateDebtor/CountryOfResidence) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/CountryOfResidence) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/CountryOfResidence) will be ignored by the Receiver.
- This element(pain.001.001.09/GroupHeader/InitiatingParty/CountryOfResidence) will be ignored by the Receiver.







5.51.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "Contact4" on page 33 for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.2.1	NamePrefix	<NmPrfx>		[0..1]		33
6.1.17.2.2	Name	<Nm>		[0..1]		34
6.1.17.2.3	PhoneNumber	<PhneNb>		[0..1]		34
6.1.17.2.4	MobileNumber	<MobNb>		[0..1]		34
6.1.17.2.5	FaxNumber	<FaxNb>		[0..1]		34
6.1.17.2.6	EmailAddress	<EmailAdr>		[0..1]		34
6.1.17.2.7	EmailPurpose	<EmailPurp>		[0..1]		34
6.1.17.2.8	JobTitle	<JobTitt>		[0..1]		35
6.1.17.2.9	Responsibility	<Rspnsblty>		[0..1]		35
6.1.17.2.10	Department	<Dept>		[0..1]		35
6.1.17.2.11	Other	<Othr>		[0..*]		35
6.1.17.2.12	PreferredMethod	<PrefrdMtd>		[0..1]		35

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/UltimateDebtor/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.09/GroupHeader/InitiatingParty/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/Debtor/ContactDetails) will be ignored by the Receiver.

5.52 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.11.2.1	InstructionIdentification	<InstrId>		[0..1]		93
6.1.11.2.2	EndToEndIdentification	<EndToEndId>		[1..1]		93
6.1.11.2.3	UETR	<UETR>		[0..1]		93

Used in element(s)

"PaymentIdentification" on page 38

5.52.1 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 189

5.52.2 EndToEndIdentification

XML Tag: EndToEndId

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Datatype: "Max35Text" on page 189

5.52.3 UETR

XML Tag: UETR

Presence: [0..1]

Definition: Universally unique identifier to provide an end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 200

5.53 PaymentInstruction30__1

Definition: Characteristics that apply to the debit side of the payment transactions included in the credit transfer initiation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.4.1	PaymentInformationIdentification	<PmtInflId>		[1..1]		98
6.1.15.4.2	PaymentMethod	<PmtMtd>		[1..1]		98
6.1.15.4.3	BatchBooking	<BtchBookg>		[0..1]		98
6.1.15.4.4	NumberOfTransactions	<NbOfTx>		[0..1]		99
6.1.15.4.5	ControlSum	<CtrlSum>		[0..1]		99
6.1.15.4.6	PaymentTypeInfoInformation	<PmtTpInf>		[0..1]		99
6.1.15.4.7	RequestedExecutionDate	<ReqdExctnDt>		[1..1]		100
6.1.15.4.8	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		101
6.1.15.4.9	Debtor	<Dbtr>		[1..1]		101
6.1.15.4.10	DebtorAccount	<DbtrAcct>		[1..1]		101
6.1.15.4.11	DebtorAgent	<DbtrAgt>		[1..1]		102
6.1.15.4.12	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		102
6.1.15.4.13	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		103
6.1.15.4.14	UltimateDebtor	<UltmtDbtr>		[0..1]		103
6.1.15.4.15	ChargeBearer	<ChrgBr>		[0..1]		104
6.1.15.4.16	ChargesAccount	<ChrgsAcct>		[0..1]		104
6.1.15.4.17	ChargesAccountAgent	<ChrgsAcctAgt>		[0..1]		105
6.1.15.4.18	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]	R[1..3000]	105

Rules

R2 PaymentTypeInfoInformationRule ✓

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

Error handling:

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

Usage Guideline restrictions for this element

- **This rule(pain.001.001.09/PaymentInformation/PaymentTypeInfoInformationRule) will be ignored by the Receiver.**

R3 **ChequeInstructionRule** ✓

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00100
- *Error Text:* Invalid message content for cheque instruction.

R4 **ChargesAccountRule** ✓

If ChargesAccountAgent is present, then ChargesAccount must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00099
- *Error Text:* Invalid message content for charges agent account.

R5 **ChargesAccountAgentRule**

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

Error handling: Undefined

R6 **ChargeBearerRule** ✓

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed.

If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00112
- *Error Text:* Invalid message content for charge bearer.

Usage Guideline restrictions for this element

- **This rule(pain.001.001.09/PaymentInformation/ChargeBearerRule) will be ignored by the Receiver.**

R7 **UltimateDebtorRule** ✓

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00097
- *Error Text:* Invalid message content for ultimate debtor.

Usage Guideline restrictions for this element

- **This rule(pain.001.001.09/PaymentInformation/UltimateDebtorRule) will be ignored by the Receiver.**

R8 ChequeAndCreditorAccountRule ✓

If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00107
- *Error Text:* Invalid message content for cheque payment method.

R9 ChequeDeliveryAndCreditorAgentRule ✓

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00109
- *Error Text:* Invalid message content for cheque payment with creditor agent.

R10 ChequeDeliveryAndNoCreditorAgentRule ✓

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00110
- *Error Text:* Invalid message content for cheque payment without creditor agent.

R11 NonChequePaymentMethodRule ✓

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00108
- *Error Text:* Invalid message content for non cheque payment method.

R12 ChequeNoDeliveryAndNoCreditorAgentRule ✓

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00111
- *Error Text:* Invalid message content for cheque payment without delivery method.

R13 InstructionForDebtorAgentRule ✓

If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/InstructionForDebtorAgent is not allowed.

If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then InstructionForDebtorAgent is not allowed.

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00264
- *Error Text:* Invalid message content for instruction for debtor agent.

Guidelines

1. UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2. ChequeInstructionDeliverToDebtorGuideline

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

3. ChequeInstructionDeliverToCreditorGuideline

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

4. ChequeInstructionDeliverToCreditorAgentGuideline

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

5. ChequeFromGuideline

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

Used in element(s)

"PaymentInformation" on page 11

5.53.1 PaymentInformationIdentification

XML Tag: PmtInfId

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Datatype: "Max35Text" on page 189

5.53.2 PaymentMethod

XML Tag: PmtMtd

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod3Code" on page 192

5.53.3 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 160

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/BatchBooking**

Comment:

A SEPA payment order which does not use the Batch booking tag is handled as a SEPA Batch (batch booking with value true) and booked as one global debit in the the account.

For salary payments (category purpose code SALA), the batch booking must be true.

To indicate that the SEPA transfers need to be executed as single transactions, the Batch booking tag must be present and it must contain the value "false". Sin-

gle payments (instructed with batch booking false) will not be handled as Salary payments even when they contain the category purpose code SALA.

The payment type SEPA Batch and SEPA Salary Batch is not available in Czech, Hungary, Poland, Romania and Slovakia. Only single SEPA transactions are available in these countries. If the category purpose code SALA is used for Single Payments in these countries, this is ignored.

A SEPA payment which uses batch booking tag True or no batch booking is processed as batch even when the code word TREA is used. An urgent SEPA TREA payment (RTGS processing) is not available as batch.

5.53.4 NumberOfTransactions

XML Tag: NbOfTx

Presence: [0..1]

Definition: Number of individual transactions contained in the payment information group.

Datatype: "Max15NumericText" on page 188

Usage Guideline details

- on pain.001.001.09/PaymentInformation/NumberOfTransactions

Comment:

The number of transactions may not start with leading zero(s).

5.53.5 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 166

5.53.6 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation26_1" on page 108 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.1	InstructionPriority	<InstrPrty>		[0..1]		109
6.1.16.1.2	ServiceLevel	<SvcLvl>		[0..*]	R[0..1]	109

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.3	LocalInstrument	<LclInstrm>		[0..1]		109
6.1.16.1.4	CategoryPurpose	<CtgyPurp>		[0..1]		110

Usage Guideline details

- on pain.001.001.09/PaymentInformation/PaymentTypeInformation

Comment:

The payment type information is used at Order Level (PmtInf) and ignored at Transaction Level.

One order can contain only one type of payment, e.g. SEPA or International or Domestic. It also can contain only one type of currency.

A mix of payment types and currencies is not supported. The correct processing of such an order is not guaranteed.

For payments initiated from a Polish account only, the payment type which is found in majority in the payment order is processed correctly and the payment type in minority is rejected. E.g. if an order contains ten transactions, of which eight SEPA and two international credit transfers, the two international credit transfers are rejected and all the SEPA credit transfers are processed correctly.

5.53.7 RequestedExecutionDate







XML Tag: ReqdExctnDt



Presence: [1..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

The **ReqdExctnDt** block contains the following elements (see datatype "DateAndDateTime2Choice" on page 54 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.7.1.1	Date	<Dt>	{Or	[1..1]		54
6.1.7.1.2	DateTime	<DtTm>	Or}	[1..1]	 	55

Usage Guideline details

- on pain.001.001.09/PaymentInformation/RequestedExecutionDate

Comment:

Requested Execution Date for Single Credit Transfers may be between 5 business days in the past and 365 calendar days in the future.

Requested Execution Date for SEPA Batches and SEPA Salary Batches may be between 5 business days in the past and 183 calendar days in the future.

Weekends and national holidays do not count as business days.

5.53.8 PoolingAdjustmentDate

XML Tag: PoolgAdjstmntDt

Presence: [0..1]

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

Datatype: "ISODate" on page 185

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/PoolingAdjustmentDate) will be ignored by the Receiver.

5.53.9 Debtor

XML Tag: Dbtr

Presence: [1..1]

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

The **Dbtr** block contains the following elements (see datatype "PartyIdentification135" on page 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
6.1.14.1.1	Name	<Nm>		[0..1]	M ⚠	89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	⚠	89
6.1.14.1.3	Identification	<Id>		[0..1]	⬡	90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]	⬡	91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	⬡	91







5.53.10 DebtorAccount






XML Tag: DbtrAcct

Presence: [1..1]

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

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

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

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







5.53.11 DebtorAgent


XML Tag: DbtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 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
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]		19







5.53.12 DebtorAgentAccount

XML Tag: DbtrAgtAcct

Presence: [0..1]

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

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

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.5	Proxy	<Prxy>		[0..1]	◇	24

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/DebtorAgentAccount) will be ignored by the Receiver.

5.53.13 InstructionForDebtorAgent

XML Tag: InstrForDbtrAgt

Presence: [0..1]

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

Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information.

Datatype: "Max140Text" on page 188

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/InstructionForDebtorAgent) will be ignored by the Receiver.

5.53.14 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 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
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]	◇	89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]	◇	91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]	◇	91

Usage Guideline details

- on pain.001.001.09/PaymentInformation/UltimateDebtor

Comment:

The Ultimate Debtor is supported for Sepa Credit Transfer, for both single and batch transactions in most of the countries covered by ING. It can be provided at order or at transaction level. If both are provided, then the Ultimate Debtor on transaction level prevails over the Ultimate Debtor on order level. The Ultimate Debtor is not supported for SEPA TREA.

5.53.15 ChargeBearer

XML Tag: ChrgBr

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 160

Usage Guideline details

- on pain.001.001.09/PaymentInformation/ChargeBearer

Comment:

Costs are always shared within the SEPA area.

The SEPA dedicated charge bearer code is SLEV. However, charge bearer codes, CRED, DEBT and SHAR are also accepted. The cost allocation is always shared irrespective the charge bearer code used.

5.53.16 ChargesAccount







XML Tag: ChrgsAcct

Presence: [0..1]

Definition: Account used to process charges associated with a transaction.

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.1	Identification	<Id>		[1..1]		22
6.1.1.4.2	Type	<Tp>		[0..1]		23
6.1.1.4.3	Currency	<Ccy>		[0..1]		23

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.4.4	Name	<Nm>		[0..1]		24
6.1.1.4.5	Proxy	<Prxy>		[0..1]		24

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/ChargesAccount) will be ignored by the Receiver.

5.53.17 ChargesAccountAgent







XML Tag: ChrgsAcctAgt

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.

The **ChrgsAcctAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on [page 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
6.1.10.4.1	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		19
6.1.10.4.2	BranchIdentification	<BrnchId>		[0..1]		19

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/ChargesAccountAgent) will be ignored by the Receiver.







5.53.18 CreditTransferTransactionInformation















XML Tag: CdtTrfTxInf

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

The **CdtTrfTxInf** block contains the following elements (see datatype "[CreditTransferTransaction34](#)" on [page 35](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.15.6.1	PaymentIdentification	<PmtId>		[1..1]		38
6.1.15.6.2	PaymentTypeInfo	<PmtTpInf>		[0..1]		38
6.1.15.6.3	Amount	<Amt>		[1..1]		39
6.1.15.6.4	ExchangeRateInformation	<XchgRateInf>		[0..1]		39
6.1.15.6.5	ChargeBearer	<ChrgBr>		[0..1]		40
6.1.15.6.6	ChequeInstruction	<ChqInstr>		[0..1]		40
6.1.15.6.7	UltimateDebtor	<UltmtDbtr>		[0..1]		41
6.1.15.6.8	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		41
6.1.15.6.9	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]		42
6.1.15.6.10	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		42
6.1.15.6.11	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]		43
6.1.15.6.12	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		43
6.1.15.6.13	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]		44
6.1.15.6.14	CreditorAgent	<CdtrAgt>		[0..1]		45
6.1.15.6.15	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		45
6.1.15.6.16	Creditor	<Cdtr>		[0..1]		46
6.1.15.6.17	CreditorAccount	<CdtrAcct>		[0..1]		46
6.1.15.6.18	UltimateCreditor	<UltmtCdtr>		[0..1]		47
6.1.15.6.19	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]		47
6.1.15.6.20	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		47
6.1.15.6.21	Purpose	<Purp>		[0..1]		48
6.1.15.6.22	RegulatoryReporting	<RgltryRptg>		[0..10]		48
6.1.15.6.23	Tax	<Tax>		[0..1]		49
6.1.15.6.24	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]		49
6.1.15.6.25	RemittanceInformation	<RmtInf>		[0..1]		50
6.1.15.6.26	SupplementaryData	<SplmtryData>		[0..*]		51







Usage Guideline details

- on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation

This element has change repeatability, the maximum occurrence has been changed to : 3000

5.54 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.1	InstructionPriority	<InstrPrty>		[0..1]		107
6.1.16.1.2	ServiceLevel	<SvcLvl>		[0..*]		107
6.1.16.1.3	LocalInstrument	<LclInstrm>		[0..1]		107
6.1.16.1.4	CategoryPurpose	<CtgyPurp>		[0..1]		108

Used in element(s)

"PaymentTypeInformation" on page 38

5.54.1 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 195







5.54.2 ServiceLevel

XML Tag: SvcLvl

Presence: [0..*]

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

The **SvcLvl** block contains the following elements (see datatype "ServiceLevel8Choice" on page 130 for details)

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

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

5.54.3 LocalInstrument

XML Tag: LclInstrm

Presence: [0..1]

Definition: User community specific instrument.

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

The **LclInstrm** block contains the following elements (see datatype "[LocalInstrument2Choice](#)" on page 81 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.3.1	Code	<Cd>	{Or	[1..1]		82
6.1.16.1.3.2	Proprietary	<Prtry>	Or}	[1..1]		82

5.54.4 CategoryPurpose

XML Tag: Ctgypurp

Presence: [0..1]

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

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

The **Ctgypurp** block contains the following elements (see datatype "[CategoryPurpose1Choice](#)" on page 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
6.1.16.1.4.1	Code	<Cd>	{Or	[1..1]		26
6.1.16.1.4.2	Proprietary	<Prtry>	Or}	[1..1]		26

5.55 PaymentTypeInformation26__1

Definition: Provides further details of the type of payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.1	InstructionPriority	<InstrPrty>		[0..1]		109
6.1.16.1.2	ServiceLevel	<SvcLvl>		[0..*]	R[0..1]	109
6.1.16.1.3	LocalInstrument	<LclInstrm>		[0..1]		109
6.1.16.1.4	CategoryPurpose	<Ctgypurp>		[0..1]		110

Used in element(s)

["PaymentTypeInformation" on page 99](#)

5.55.1 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 195](#)







5.55.2 ServiceLevel


XML Tag: SvcLvl

Presence: [0..*]

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

The **SvcLvl** block contains the following elements (see datatype ["ServiceLevel8Choice 1" on page 131](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.2.1	Code	<Cd>	{Or	[1..1]		131
6.1.16.1.2.2	Proprietary	<Prtry>	Or}	[1..1]		132

Usage Guideline details

- on pain.001.001.09/PaymentInformation/PaymentTypeInformation/ServiceLevel**
This element has change repeatability, the maximum occurrence has been changed to : 1

5.55.3 LocalInstrument







XML Tag: LclInstrm


Presence: [0..1]

Definition: User community specific instrument.

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

The **LclInstrm** block contains the following elements (see datatype ["LocalInstrument2Choice" on page 81](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.3.1	Code	<Cd>	{Or	[1..1]		82
6.1.16.1.3.2	Proprietary	<Prtry>	Or}	[1..1]		82

5.55.4 CategoryPurpose







XML Tag: Ctgypurp



Presence: [0..1]



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

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

The **Ctgypurp** block contains the following elements (see datatype "CategoryPurpose1Choice 1" on page 26 for details)







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

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

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

5.56 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.1	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		110
6.1.17.1.2	Other	<Othr>		[0..*]		111

Used in element(s)

"PrivateIdentification" on page 88

5.56.1 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 55](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.1.1	BirthDate	<BirthDt>		[1..1]		55
6.1.17.1.1.2	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		55
6.1.17.1.1.3	CityOfBirth	<CityOfBirth>		[1..1]		56
6.1.17.1.1.4	CountryOfBirth	<CtryOfBirth>		[1..1]		56

5.56.2 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 77](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.2.1	Identification	<Id>		[1..1]		77
6.1.17.1.2.2	SchemeName	<SchmeNm>		[0..1]		77
6.1.17.1.2.3	Issuer	<Issr>		[0..1]		78

5.57 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.17.1.2.2.1	Code	<Cd>	{Or	[1..1]		112
6.1.17.1.2.2.2	Proprietary	<Prtry>	Or}	[1..1]		112

Used in element(s)

["SchemeName"](#) on [page 77](#)

5.57.1 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 180

5.57.2 Proprietary

XML Tag: Prtry







Presence: [1..1]


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

Datatype: "Max35Text" on page 189

5.58 PostalAddress24

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1	AddressType	<AdrTp>		[0..1]		113
6.1.18.1.2	Department	<Dept>		[0..1]		113
6.1.18.1.3	SubDepartment	<SubDept>		[0..1]		113
6.1.18.1.4	StreetName	<StrtNm>		[0..1]		114
6.1.18.1.5	BuildingNumber	<BldgNb>		[0..1]		114
6.1.18.1.6	BuildingName	<BldgNm>		[0..1]		114
6.1.18.1.7	Floor	<Flr>		[0..1]		114
6.1.18.1.8	PostBox	<PstBx>		[0..1]		114
6.1.18.1.9	Room	<Room>		[0..1]		114
6.1.18.1.10	PostCode	<PstCd>		[0..1]		115
6.1.18.1.11	TownName	<TwnNm>		[0..1]		115
6.1.18.1.12	TownLocationName	<TwnLctnNm>		[0..1]		115
6.1.18.1.13	DistrictName	<DstrctNm>		[0..1]		115
6.1.18.1.14	CountrySubDivision	<CtrySubDvsn>		[0..1]		115
6.1.18.1.15	Country	<Ctry>		[0..1]		115
6.1.18.1.16	AddressLine	<AdrLine>		[0..7]	R[0..2] R[0..2] R[0..2]	115

❌, ⚠ >> Note as not all **PostalAddress24** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"Address" on page 83, "PostalAddress" on page 21, "PostalAddress" on page 67, "PostalAddress" on page 89

5.58.1 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 15 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.18.1.1.1	Code	<Cd>	{Or	[1..1]	⚠	16
6.1.18.1.1.2	Proprietary	<Prtry>	Or}	[1..1]	⚠	16

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

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/Debtor/PostalAddress/AddressType) will be ignored by the Receiver.
- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressType) will be ignored by the Receiver.

5.58.2 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: "Max70Text" on page 191

5.58.3 SubDepartment

XML Tag: SubDept

Presence: [0..1]

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

Datatype: "Max70Text" on page 191

5.58.4 StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 191

5.58.5 BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

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

Datatype: "Max16Text" on page 188

5.58.6 BuildingName

XML Tag: BldgNm

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 189

5.58.7 Floor

XML Tag: Flr

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 191

5.58.8 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 188

5.58.9 Room

XML Tag: Room

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 191

5.58.10 **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 188

5.58.11 **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 189

5.58.12 **TownLocationName**

XML Tag: TwnLctnNm

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 189

5.58.13 **DistrictName**

XML Tag: DstrctNm

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 189

5.58.14 **CountrySubDivision**

XML Tag: CtrySubDvsn

Presence: [0..1]

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

Datatype: "Max35Text" on page 189

5.58.15 **Country**

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 165

5.58.16 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 191

Usage Guideline details

- **on pain.001.001.09/PaymentInformation/Debtor/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 2
- **on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**
This element has change repeatability, the maximum occurrence has been changed to : 2

5.59 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1.3.1	Type	<Tp>		[0..1]		116
6.1.1.3.2	Identification	<Id>		[1..1]		117

Used in element(s)

"Proxy" on page 24

5.59.1 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 117 for details)

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

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

5.59.2 Identification

XML Tag: Id







Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 189

5.60 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
6.1.1.3.1.1	Code	<Cd>	{Or	[1..1]		117
6.1.1.3.1.2	Proprietary	<Prtry>	Or}	[1..1]		117

Used in element(s)

"Type" on page 116

5.60.1 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 181

5.60.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 189

5.61 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
6.1.12.2.1	Code	<Cd>	{Or	[1..1]		118
6.1.12.2.2	Proprietary	<Prtry>	Or}	[1..1]		118

Used in element(s)

"Purpose" on page 48

5.61.1 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 181

5.61.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 189

5.62 ReferredDocumentInformation7

Definition: Set of elements used to identify the documents referred to in the remittance information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.1	Type	<Tp>		[0..1]		119
6.1.20.1.1.2	Number	<Nb>		[0..1]		119
6.1.20.1.1.3	RelatedDate	<RltdDt>		[0..1]		119
6.1.20.1.1.4	LineDetails	<LineDtls>		[0..*]		119

Used in element(s)

"ReferredDocumentInformation" on page 134







5.62.1 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 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
6.1.20.1.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		120
6.1.20.1.1.1.2	Issuer	<Issr>		[0..1]		121

5.62.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "[Max35Text](#)" on page 189

5.62.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

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







5.62.4 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](#)" on page 60 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.1	Identification	<Id>		[1..*]		60
6.1.20.1.1.4.2	Description	<Desc>		[0..1]		61
6.1.20.1.1.4.3	Amount	<Amt>		[0..1]		61

5.63 ReferredDocumentType3Choice

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

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

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

Used in element(s)

"CodeOrProprietary" on page 120

5.63.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 168

5.63.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

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

Datatype: "Max35Text" on page 189

5.64 ReferredDocumentType4

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.1.1	CodeOrProprietary	<CdOrPrtry>		[1..1]		120
6.1.20.1.1.1.2	Issuer	<Issr>		[0..1]		121

Used in element(s)

"Type" on page 119







5.64.1 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 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
6.1.20.1.1.1.1.1	Code	<Cd>	{Or	[1..1]		120
6.1.20.1.1.1.1.2	Proprietary	<Prtry>	Or}	[1..1]		120

5.64.2 Issuer

XML Tag: Issr







Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 189

5.65 RegulatoryAuthority2

Definition: Entity requiring the regulatory reporting information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.2.1	Name	<Nm>		[0..1]		121
6.1.19.1.2.2	Country	<Ctry>		[0..1]		121

Used in element(s)

"[Authority](#)" on page 122

5.65.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on page 188

5.65.2 Country

XML Tag: Ctry

Presence: [0..1]

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

Datatype: "CountryCode" on page 165

5.66 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.1	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		122
6.1.19.1.2	Authority	<Authrty>		[0..1]		122
6.1.19.1.3	Details	<Dtls>		[0..*]		122

Used in element(s)

"RegulatoryReporting" on page 48

5.66.1 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 196

5.66.2 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 121 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.2.1	Name	<Nm>		[0..1]		121
6.1.19.1.2.2	Country	<Ctry>		[0..1]		121

5.66.3 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 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
6.1.19.1.3.1	Type	<Tp>		[0..1]		132
6.1.19.1.3.2	Date	<Dt>		[0..1]		133
6.1.19.1.3.3	Country	<Ctry>		[0..1]		133
6.1.19.1.3.4	Code	<Cd>		[0..1]		133
6.1.19.1.3.5	Amount	<Amt>		[0..1]		133
6.1.19.1.3.6	Information	<Inf>		[0..*]		133

5.67 RemittanceAmount2

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.9.1	DuePayableAmount	<DuePyblAmt>		[0..1]		123
6.1.12.9.2	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		123
6.1.12.9.3	CreditNoteAmount	<CdtNoteAmt>		[0..1]		124
6.1.12.9.4	TaxAmount	<TaxAmt>		[0..*]		124
6.1.12.9.5	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		124
6.1.12.9.6	RemittedAmount	<RmtdAmt>		[0..1]		125

Used in element(s)

"[ReferredDocumentAmount](#)" on page 134

5.67.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 155







5.67.2 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 57 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1 , 6.1.12.9.2.1	Type	<Tp>		[0..1]		57
6.1.20.1.1.4.3.2.2 , 6.1.12.9.2.2	Amount	<Amt>		[1..1]		57

5.67.3 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 155







5.67.4 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 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
6.1.20.1.1.4.3.4.1 , 6.1.12.9.4.1	Type	<Tp>		[0..1]		140
6.1.20.1.1.4.3.4.2 , 6.1.12.9.4.2	Amount	<Amt>		[1..1]		140

5.67.5 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 58 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.5.1 , 6.1.12.9.5.1	Amount	<Amt>		[1..1]		59
6.1.20.1.1.4.3.5.2 , 6.1.12.9.5.2	CreditDebitIndicator	<CdtDbtInd>		[0..1]		59
6.1.20.1.1.4.3.5.3 , 6.1.12.9.5.3	Reason	<Rsn>		[0..1]		59
6.1.20.1.1.4.3.5.4 , 6.1.12.9.5.4	AdditionalInformation	<AddtlInf>		[0..1]		59

5.67.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.68 RemittanceAmount3

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.1	DuePayableAmount	<DuePyblAmt>		[0..1]		125
6.1.20.1.1.4.3.2	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		126
6.1.20.1.1.4.3.3	CreditNoteAmount	<CdtNoteAmt>		[0..1]		126
6.1.20.1.1.4.3.4	TaxAmount	<TaxAmt>		[0..*]		126
6.1.20.1.1.4.3.5	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		126
6.1.20.1.1.4.3.6	RemittedAmount	<RmtdAmt>		[0..1]		127

Used in element(s)

"Amount" on page 61

5.68.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 155](#)







5.68.2 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 57 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.2.1 , 6.1.12.9.2.1	Type	<Tp>		[0..1]		57
6.1.20.1.1.4.3.2.2 , 6.1.12.9.2.2	Amount	<Amt>		[1..1]		57

5.68.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: ["ActiveOrHistoricCurrencyAndAmount" on page 155](#)







5.68.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype ["TaxAmountAndType1"](#) 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
6.1.20.1.1.4.3.4.1 , 6.1.12.9.4.1	Type	<Tp>		[0..1]		140
6.1.20.1.1.4.3.4.2 , 6.1.12.9.4.2	Amount	<Amt>		[1..1]		140

5.68.5 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 58 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.5.1 , 6.1.12.9.5.1	Amount	<Amt>		[1..1]		59
6.1.20.1.1.4.3.5.2 , 6.1.12.9.5.2	CreditDebitIndicator	<CdtDbtInd>		[0..1]		59
6.1.20.1.1.4.3.5.3 , 6.1.12.9.5.3	Reason	<Rsn>		[0..1]		59
6.1.20.1.1.4.3.5.4 , 6.1.12.9.5.4	AdditionalInformation	<AddtlInf>		[0..1]		59

5.68.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.69 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
6.1.20.5.1	Unstructured	<Ustrd>		[0..*]	R[0..1]	127
6.1.20.5.2	Structured	<Strd>		[0..*]	R[0..1]	128

Used in element(s)

"RemittanceInformation" on page 50

5.69.1 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 188

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured**

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

5.69.2 Structured

XML Tag: Strd

Presence: [0..*]

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

The **Strd** block contains the following elements (see datatype "[StructuredRemittanceInformation16](#)" on page 133 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1	ReferredDocumentInformation	<RfrdDocInf>		[0..*]	◇	134
6.1.20.1.2	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]	◇	134
6.1.20.1.3	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		135
6.1.20.1.4	Invoicer	<Invcr>		[0..1]		135
6.1.20.1.5	Invoicee	<Invcee>		[0..1]		136
6.1.20.1.6	TaxRemittance	<TaxRmt>		[0..1]		136
6.1.20.1.7	GarnishmentRemittance	<GmshmtRmt>		[0..1]		137
6.1.20.1.8	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]	❌	137

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured**

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

5.70 RemittanceLocation7

Definition: Provides information on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.4.1	RemittanceIdentification	<RmtId>		[0..1]		129
6.1.20.4.2	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]		129

Used in element(s)

"RelatedRemittanceInformation" on page 49

5.70.1 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 189







5.70.2 RemittanceLocationDetails

XML Tag: RmtLctnDtls

Presence: [0..*]

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







The **RmtLctnDtls** block contains the following elements (see datatype "RemittanceLocationData1" on page 129 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.3.1	Method	<Mtd>		[1..1]		130
6.1.20.3.2	ElectronicAddress	<ElctrncAdr>		[0..1]		130
6.1.20.3.3	PostalAddress	<PstlAdr>		[0..1]		130

5.71 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.3.1	Method	<Mtd>		[1..1]		130

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.3.2	ElectronicAddress	<ElctrncAdr>		[0..1]		130
6.1.20.3.3	PostalAddress	<PstlAdr>		[0..1]		130

Used in element(s)

"RemittanceLocationDetails" on page 129

5.71.1 Method

XML Tag: Mtd

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 197

5.71.2 ElectronicAddress

XML Tag: ElctrncAdr

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 189







5.71.3 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.







The **PstlAdr** block contains the following elements (see datatype "NameAndAddress16" on page 82 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.5.1.3.1 , 6.1.5.1.5.1 , 6.1.20.3.3.1	Name	<Nm>		[1..1]		83
6.1.5.1.3.2 , 6.1.5.1.5.2 , 6.1.20.3.3.2	Address	<Adr>		[1..1]		83

5.72 ServiceLevel8Choice

Definition: Specifies the service level of the transaction.

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

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

Used in element(s)

["ServiceLevel" on page 107](#)

5.72.1 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 182](#)

5.72.2 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 189](#)

5.73 ServiceLevel8Choice__1

Definition: Specifies the service level of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.16.1.2.1	Code	<Cd>	{Or	[1..1]		131
6.1.16.1.2.2	Proprietary	<Prtry>	Or}	[1..1]		132

Used in element(s)

["ServiceLevel" on page 109](#)

5.73.1 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_Copy" on page 183](#)

Usage Guideline details

- on **pain.001.001.09/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code**
Type changed to: ExternalServiceLevel1Code Copy on page 183

- on **pain.001.001.09/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code**

Comment:

As per the SEPA Rulebook, this tag may contain the code word SEPA.

According to the German market standard, also the code word URGP may be used when initiating urgent SEPA payments. In combination with the batch booking false, this code leads to a SEPA TREA which is always processed via RTGS (Real Time Gross Settlement). URGP should not be used in combination with any category purpose codes in order to ensure a SEPA TREA product.

If any other service level codes are used, e.g. NURG or SDVA, these will be ignored and will not lead to any special payment processing.

5.73.2 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 189

5.74 StructuredRegulatoryReporting3

Definition: Information needed due to regulatory and statutory requirements.

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.19.1.3.1	Type	<Tp>		[0..1]		132
6.1.19.1.3.2	Date	<Dt>		[0..1]		133
6.1.19.1.3.3	Country	<Ctry>		[0..1]		133
6.1.19.1.3.4	Code	<Cd>		[0..1]		133
6.1.19.1.3.5	Amount	<Amt>		[0..1]		133
6.1.19.1.3.6	Information	<Inf>		[0..*]		133

Used in element(s)

"Details" on page 122

5.74.1 Type

XML Tag: Tp

Presence: [0..1]

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

Datatype: "Max35Text" on page 189

5.74.2 Date

XML Tag: Dt

Presence: [0..1]

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

Datatype: "ISODate" on page 185

5.74.3 Country

XML Tag: Ctry

Presence: [0..1]

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

Datatype: "CountryCode" on page 165

5.74.4 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 187

5.74.5 Amount

XML Tag: Amt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.74.6 Information

XML Tag: Inf







Presence: [0..*]




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

Datatype: "Max35Text" on page 189

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		134
6.1.20.1.2	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		134
6.1.20.1.3	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		135
6.1.20.1.4	Invoicer	<Invcr>		[0..1]		135
6.1.20.1.5	Invoicee	<Invcee>		[0..1]		136
6.1.20.1.6	TaxRemittance	<TaxRmt>		[0..1]		136
6.1.20.1.7	GarnishmentRemittance	<GrnshmtRmt>		[0..1]		137
6.1.20.1.8	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		137

Used in element(s)

"Structured" on page 128







5.75.1 ReferredDocumentInformation

XML Tag: RfrdDocInf

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

The **RfrdDocInf** block contains the following elements (see datatype "[ReferredDocumentInformation7](#)" on page 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
6.1.20.1.1.1	Type	<Tp>		[0..1]		119
6.1.20.1.1.2	Number	<Nb>		[0..1]		119
6.1.20.1.1.3	RelatedDate	<RltdDt>		[0..1]		119
6.1.20.1.1.4	LineDetails	<LineDtls>		[0..*]		119

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation) will be ignored by the Receiver.

5.75.2 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 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.9.1	DuePayableAmount	<DuePyblAmt>		[0..1]		123
6.1.12.9.2	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		123
6.1.12.9.3	CreditNoteAmount	<CdtNoteAmt>		[0..1]		124
6.1.12.9.4	TaxAmount	<TaxAmt>		[0..*]		124
6.1.12.9.5	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		124
6.1.12.9.6	RemittedAmount	<RmtdAmt>		[0..1]		125

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentAmount) will be ignored by the Receiver.

5.75.3 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 51 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.9.1.1	Type	<Tp>		[0..1]		51
6.1.9.1.2	Reference	<Ref>		[0..1]		52







5.75.4 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 88 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91







5.75.5 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 88 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.14.1.1	Name	<Nm>		[0..1]		89
6.1.14.1.2	PostalAddress	<PstlAdr>		[0..1]		89
6.1.14.1.3	Identification	<Id>		[0..1]		90
6.1.14.1.4	CountryOfResidence	<CtryOfRes>		[0..1]		91
6.1.14.1.5	ContactDetails	<CtctDtls>		[0..1]		91







5.75.6 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 142 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.1.1	Creditor	<Cdtr>		[0..1]		142
6.1.24.1.2	Debtor	<Dbtr>		[0..1]		143
6.1.24.1.3	UltimateDebtor	<UltmtDbtr>		[0..1]		143
6.1.24.1.4	AdministrationZone	<AdmstnZone>		[0..1]		144
6.1.24.1.5	ReferenceNumber	<RefNb>		[0..1]		144
6.1.24.1.6	Method	<Mtd>		[0..1]		144
6.1.24.1.7	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		144
6.1.24.1.8	TotalTaxAmount	<TtlTaxAmt>		[0..1]		144
6.1.24.1.9	Date	<Dt>		[0..1]		144
6.1.24.1.10	SequenceNumber	<SeqNb>		[0..1]		144
6.1.24.1.11	Record	<Rcrd>		[0..*]		145







5.75.7 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 69 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.2.1	Type	<Tp>		[1..1]		69
6.1.20.2.2	Garnishee	<Grnshee>		[0..1]		69
6.1.20.2.3	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		70
6.1.20.2.4	ReferenceNumber	<RefNb>		[0..1]		70
6.1.20.2.5	Date	<Dt>		[0..1]		71
6.1.20.2.6	RemittedAmount	<RmtdAmt>		[0..1]		71
6.1.20.2.7	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrncInd>		[0..1]		71
6.1.20.2.8	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		71

5.75.8 AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 188

Usage Guideline details

- This element(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/AdditionalRemittanceInformation) is removed.

5.76 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 -
 Mandatory -
 R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.12.1.1	PlaceAndName	<PlcAndNm>		[0..1]		138
6.1.12.1.2	Envelope	<Envlp>		[1..1]		138

Rules

R27 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

Error handling: Undefined

Used in element(s)

"SupplementaryData" on page 13, "SupplementaryData" on page 51

5.76.1 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 189

5.76.2 Envelope







XML Tag: Envlp

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

5.77 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 -
  Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.8.1	Rate	<Rate>		[0..1]		139
6.1.24.4.8.2	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		139
6.1.24.4.8.3	TotalAmount	<TtlAmt>		[0..1]		139
6.1.24.4.8.4	Details	<Dtls>		[0..*]		139

Used in element(s)

"TaxAmount" on page 153

5.77.1 Rate

XML Tag: Rate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 194

5.77.2 TaxableBaseAmount

XML Tag: TaxblBaseAmt

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.77.3 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 155







5.77.4 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 154 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.3.1	Period	<Prd>		[0..1]		154
6.1.24.3.2	Amount	<Amt>		[1..1]		154

5.78 TaxAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.4.1 , 6.1.12.9.4.1	Type	<Tp>		[0..1]		140
6.1.20.1.1.4.3.4.2 , 6.1.12.9.4.2	Amount	<Amt>		[1..1]		140

Used in element(s)

"TaxAmount" on page 124, "TaxAmount" on page 126







5.78.1 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 141 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.4.1.1 , Code 6.1.12.9.4.1.1		<Cd>	{Or	[1..1]		141
6.1.20.1.1.4.3.4.1.2 , Proprietary 6.1.12.9.4.1.2		<Prtry>	Or}	[1..1]		141

5.78.2 Amount

XML Tag: Amt







Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.79 TaxAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20.1.1.4.3.4.1.1 , 6.1.12.9.4.1.1	Code	<Cd>	{Or	[1..1]		141
6.1.20.1.1.4.3.4.1.2 , 6.1.12.9.4.1.2	Proprietary	<Prtry>	Or}	[1..1]		141

Used in element(s)

"Type" on page 140

5.79.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 184

5.79.2 Proprietary

XML Tag: Prtry







Presence: [1..1]

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

Datatype: "Max35Text" on page 189

5.80 TaxAuthorisation1

Definition: Details of the authorised tax paying party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.4.1	Title	<Titl>		[0..1]		141
6.1.24.6.4.2	Name	<Nm>		[0..1]		142

Used in element(s)

"Authorisation" on page 150

5.80.1 Title

XML Tag: Titl

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 189

5.80.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 188

5.81 TaxInformation7

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.1.1	Creditor	<Cdtr>		[0..1]		142
6.1.24.1.2	Debtor	<Dbtr>		[0..1]		143
6.1.24.1.3	UltimateDebtor	<UltmtDbtr>		[0..1]		143
6.1.24.1.4	AdministrationZone	<AdmstnZone>		[0..1]		144
6.1.24.1.5	ReferenceNumber	<RefNb>		[0..1]		144
6.1.24.1.6	Method	<Mtd>		[0..1]		144
6.1.24.1.7	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		144
6.1.24.1.8	TotalTaxAmount	<TtlTaxAmt>		[0..1]		144
6.1.24.1.9	Date	<Dt>		[0..1]		144
6.1.24.1.10	SequenceNumber	<SeqNb>		[0..1]		144
6.1.24.1.11	Record	<Rcrd>		[0..*]		145

Used in element(s)

"TaxRemittance" on page 136







5.81.1 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 148 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.7.1	TaxIdentification	<TaxId>		[0..1]		148
6.1.24.7.2	RegistrationIdentification	<RegnId>		[0..1]		149
6.1.24.7.3	TaxType	<TaxTp>		[0..1]		149







5.81.2 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 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
6.1.24.6.1	TaxIdentification	<TaxId>		[0..1]		149
6.1.24.6.2	RegistrationIdentification	<RegnId>		[0..1]		149
6.1.24.6.3	TaxType	<TaxTp>		[0..1]		150
6.1.24.6.4	Authorisation	<Authstn>		[0..1]		150







5.81.3 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 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
6.1.24.6.1	TaxIdentification	<TaxId>		[0..1]		149
6.1.24.6.2	RegistrationIdentification	<RegnId>		[0..1]		149
6.1.24.6.3	TaxType	<TaxTp>		[0..1]		150
6.1.24.6.4	Authorisation	<Authstn>		[0..1]		150

5.81.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 189

5.81.5 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 188

5.81.6 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 189

5.81.7 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.81.8 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.81.9 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 185

5.81.10 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 192







5.81.11 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.







The **Rcrd** block contains the following elements (see datatype "TaxRecord2" on page 151 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.1	Type	<Tp>		[0..1]		152
6.1.24.4.2	Category	<Ctgy>		[0..1]		152
6.1.24.4.3	CategoryDetails	<CtgyDtls>		[0..1]		152
6.1.24.4.4	DebtorStatus	<DbtrSts>		[0..1]		152
6.1.24.4.5	CertificateIdentification	<CertId>		[0..1]		152
6.1.24.4.6	FormsCode	<FrmsCd>		[0..1]		152
6.1.24.4.7	Period	<Prd>		[0..1]		153
6.1.24.4.8	TaxAmount	<TaxAmt>		[0..1]		153
6.1.24.4.9	AdditionalInformation	<AddtlInf>		[0..1]		153

5.82 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 -
  Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.2.1	Creditor	<Cdtr>		[0..1]		146
6.1.24.2.2	Debtor	<Dbtr>		[0..1]		146
6.1.24.2.3	AdministrationZone	<AdmstnZone>		[0..1]		146
6.1.24.2.4	ReferenceNumber	<RefNb>		[0..1]		147
6.1.24.2.5	Method	<Mtd>		[0..1]		147
6.1.24.2.6	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		147

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.2.7	TotalTaxAmount	<TtlTaxAmt>		[0..1]		147
6.1.24.2.8	Date	<Dt>		[0..1]		147
6.1.24.2.9	SequenceNumber	<SeqNb>		[0..1]		147
6.1.24.2.10	Record	<Rcrd>		[0..*]		148

Used in element(s)

"Tax" on page 49







5.82.1 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 148 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.7.1	TaxIdentification	<TaxId>		[0..1]		148
6.1.24.7.2	RegistrationIdentification	<RegnId>		[0..1]		149
6.1.24.7.3	TaxType	<TaxTp>		[0..1]		149







5.82.2 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 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
6.1.24.6.1	TaxIdentification	<TaxId>		[0..1]		149
6.1.24.6.2	RegistrationIdentification	<RegnId>		[0..1]		149
6.1.24.6.3	TaxType	<TaxTp>		[0..1]		150
6.1.24.6.4	Authorisation	<Authstn>		[0..1]		150

5.82.3 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 189

5.82.4 **ReferenceNumber**

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 188

5.82.5 **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 189

5.82.6 **TotalTaxableBaseAmount**

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.82.7 **TotalTaxAmount**

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

5.82.8 **Date**

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 185

5.82.9 **SequenceNumber**

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 192







5.82.10 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.







The **Rcrd** block contains the following elements (see datatype "TaxRecord2" on page 151 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.1	Type	<Tp>		[0..1]		152
6.1.24.4.2	Category	<Ctgy>		[0..1]		152
6.1.24.4.3	CategoryDetails	<CtgyDtls>		[0..1]		152
6.1.24.4.4	DebtorStatus	<DbtrSts>		[0..1]		152
6.1.24.4.5	CertificateIdentification	<CertId>		[0..1]		152
6.1.24.4.6	FormsCode	<FrmsCd>		[0..1]		152
6.1.24.4.7	Period	<Prd>		[0..1]		153
6.1.24.4.8	TaxAmount	<TaxAmt>		[0..1]		153
6.1.24.4.9	AdditionalInformation	<AddtlInf>		[0..1]		153

5.83 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.7.1	TaxIdentification	<TaxId>		[0..1]		148
6.1.24.7.2	RegistrationIdentification	<RegnId>		[0..1]		149
6.1.24.7.3	TaxType	<TaxTp>		[0..1]		149

Used in element(s)

"Creditor" on page 142, "Creditor" on page 146

5.83.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 189

5.83.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 189

5.83.3 TaxType

XML Tag: TaxTp







Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 189

5.84 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.1	TaxIdentification	<TaxId>		[0..1]		149
6.1.24.6.2	RegistrationIdentification	<RegnId>		[0..1]		149
6.1.24.6.3	TaxType	<TaxTp>		[0..1]		150
6.1.24.6.4	Authorisation	<Authstn>		[0..1]		150

Used in element(s)

"Debtor" on page 143, "Debtor" on page 146, "UltimateDebtor" on page 143

5.84.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 189

5.84.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 189](#)

5.84.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 189](#)







5.84.4 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 141](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.6.4.1	Title	<Titl>		[0..1]		141
6.1.24.6.4.2	Name	<Nm>		[0..1]		142

5.85 TaxPeriod2

Definition: Period of time details related to the tax payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.5.1	Year	<Yr>		[0..1]		150
6.1.24.5.2	Type	<Tp>		[0..1]		151
6.1.24.5.3	FromToDate	<FrToDt>		[0..1]		151

Used in element(s)

["Period" on page 153](#), ["Period" on page 154](#)

5.85.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

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

5.85.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: ["TaxRecordPeriod1Code" on page 198](#)







5.85.3 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 56](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.6.1.1	FromDate	<FrDt>		[1..1]		56
6.1.6.1.2	ToDate	<ToDt>		[1..1]		56

5.86 TaxRecord2

Definition: Set of elements used to define the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.1	Type	<Tp>		[0..1]		152
6.1.24.4.2	Category	<Ctgy>		[0..1]		152
6.1.24.4.3	CategoryDetails	<CtgyDtls>		[0..1]		152
6.1.24.4.4	DebtorStatus	<DbtrSts>		[0..1]		152
6.1.24.4.5	CertificateIdentification	<CertId>		[0..1]		152
6.1.24.4.6	FormsCode	<FrmsCd>		[0..1]		152
6.1.24.4.7	Period	<Prd>		[0..1]		153
6.1.24.4.8	TaxAmount	<TaxAmt>		[0..1]		153

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.9	AdditionalInformation	<AddtlInf>		[0..1]		153

Used in element(s)

"Record" on page 145, "Record" on page 148

5.86.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 189

5.86.2 Category

XML Tag: Ctgy

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 189

5.86.3 CategoryDetails

XML Tag: CtgyDtls

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 189

5.86.4 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 189

5.86.5 CertificateIdentification

XML Tag: CertId

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 189

5.86.6 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 189







5.86.7 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 150 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.5.1	Year	<Yr>		[0..1]		150
6.1.24.5.2	Type	<Tp>		[0..1]		151
6.1.24.5.3	FromDate	<FrToDt>		[0..1]		151







5.86.8 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 139 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.4.8.1	Rate	<Rate>		[0..1]		139
6.1.24.4.8.2	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		139
6.1.24.4.8.3	TotalAmount	<TtlAmt>		[0..1]		139
6.1.24.4.8.4	Details	<Dtls>		[0..*]		139

5.86.9 AdditionalInformation

XML Tag: AddtlInf







Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 188

5.87 TaxRecordDetails2

Definition: Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.3.1	Period	<Prd>		[0..1]		154
6.1.24.3.2	Amount	<Amt>		[1..1]		154

Used in element(s)

"Details" on page 139







5.87.1 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 150 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.24.5.1	Year	<Yr>		[0..1]		150
6.1.24.5.2	Type	<Tp>		[0..1]		151
6.1.24.5.3	FromToDate	<FrToDt>		[0..1]		151

5.87.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 155

6 Message Datatypes

Note The following chapter identifies the datatypes that are used in the message.

6.1 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	<p>"ActiveOrHistoricCurrencyCode" on page 156</p> <p>Usage Guideline restrictions for this attribute</p> <ul style="list-style-type: none"> on pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount/Currency <p>Single value: EUR</p>

Format

fractionDigits	5
minInclusive	0
totalDigits	18

Rules

R21 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 57, "Amount" on page 59, "Amount" on page 63, "Amount" on page 133, "Amount" on page 140, "Amount" on page 154, "CreditNoteAmount" on page 124, "CreditNoteAmount" on page 126, "DuePayableAmount" on page 123, "DuePayableAmount" on page 125, "InstructedAmount"

[on page 17](#), ["RemittedAmount" on page 71](#), ["RemittedAmount" on page 125](#), ["RemittedAmount" on page 127](#), ["TaxableBaseAmount" on page 139](#), ["TotalAmount" on page 139](#), ["TotalTaxAmount" on page 144](#), ["TotalTaxAmount" on page 147](#), ["TotalTaxableBaseAmount" on page 144](#), ["TotalTaxable-BaseAmount" on page 147](#)

6.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Rules

R22 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](#), ["CurrencyOfTransfer" on page 63](#), ["UnitCurrency" on page 64](#)

Used in attribute(s)

["ActiveOrHistoricCurrencyAndAmount" on page 155](#)

Restricts

["ParentCurrencyCode" on page 192](#)

6.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.

Code	Name	Definition
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 16

Restricts

"AddressTypeCode" on page 157

6.4 AddressTypeCode

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Is restricted by

"AddressType2Code" on page 156

6.5 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

Is restricted by

"CreditDebitCode" on page 166

6.6 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Rules

R26 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 84

6.7 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.

Code	Name	Definition
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Used in element(s)

"Code" on page 18

Restricts

"AuthorisationCode" on page 159

6.8 AuthorisationCode

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Is restricted by

"Authorisation1Code" on page 158

6.9 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**R25 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 66

6.10 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

"ExchangeRate" on page 64

6.11 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

Used in element(s)

"BatchBooking" on page 98

6.12 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

Used in element(s)

"ChargeBearer" on page 104, "ChargeBearer" on page 40

Restricts

"ChargeBearerTypeCode" on page 161

6.13 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, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

Is restricted by

"ChargeBearerType1Code" on page 160

6.14 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

Used in element(s)

"Code" on page 31

Restricts

"ChequeDeliveryCode" on page 162

6.15 ChequeDeliveryCode

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.

Code	Name	Definition
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

Is restricted by

"ChequeDelivery1Code" on page 162

6.16 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive

Code	Name	Definition
		early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

Used in element(s)

"ChequeType" on page 28

Restricts

"ChequeTypeCode" on page 164

6.17 ChequeTypeCode

Definition: Specifies the type of cheque.

Type: CodeSet

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
BKDF	BankDraft	Cheque drawn by a bank on itself or its agent. A person who owes money to another buys the draft from a bank for cash and hands it to the creditor who need have no fear that it might be dishonoured. A bank draft is also called a banker's cheque, banker's draft, bank check, or treasurer's check.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CLCQ	CircularCheque	An instruction from a bank to its correspondent bank to pay the creditor a stated sum upon the presentation of a means of identification.

Code	Name	Definition
CRCQ	CrossedCheque	Cheque that must be paid into an account and not cashed over the counter. There are two parallel lines across the face of a crossed cheque.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
OCHQ	OnlineCheque	Cheque initiated or completed through an online service.
OPCQ	OpenCheque	Cheque that may only be cashed at the bank of origin.
ORCQ	OrderCheque	Cheque made payable to a named recipient 'or order'. The payee can either deposit the cheque in an account or endorse it to a third party.

Is restricted by

["ChequeType2Code" on page 163](#)

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

R24 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 115](#), ["Country" on page 121](#), ["Country" on page 133](#), ["CountryOfBirth" on page 56](#),
["CountryOfResidence" on page 91](#)

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 59](#)

Restricts

["AmountDirectionCode" on page 157](#)

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 99](#), ["ControlSum" on page 80](#)

6.21 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
		Usage Guideline restrictions for this code <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorRefer-

Code	Name	Definition
		<p>enceInformation/Type/CodeOrProprietary/Code/DispatchAdvice) is removed.</p>
FXDR	ForeignExchangeDealReference	<p>Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/CodeOrProprietary/Code/ForeignExchangeDealReference) is removed.
PUOR	PurchaseOrder	<p>Document is a purchase order.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/CodeOrProprietary/Code/PurchaseOrder) is removed.
RADM	RemittanceAdviceMessage	<p>Document is a remittance advice sent separately from the current transaction.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/CodeOrProprietary/Code/RemittanceAdviceMessage) is removed.
RPIN	RelatedPaymentInstruction	<p>Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.</p>

Code	Name	Definition
		Usage Guideline restrictions for this code <ul style="list-style-type: none"> This code(pain.001.001.09/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/CodeOrProprietary/Code/RelatedPaymentInstruction) is removed.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Used in element(s)

"Code" on page 52

Restricts

"DocumentTypeCode" on page 169

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.

Code	Name	Definition
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 120

Restricts

"DocumentTypeCode" on page 169

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.

Code	Name	Definition
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.
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 166, "DocumentType6Code" on page 168

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 75](#)

6.25 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SPOT	Spot	Exchange rate applied is the spot rate.

Used in element(s)

["RateType" on page 64](#)

Restricts

["ExchangeRateTypeCode" on page 171](#)

6.26 ExchangeRateTypeCode

Definition: Code used to define the type of the currency exchange.

Type: CodeSet

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
BUYR	Buy	Exchange rate is the Buy rate.
MIDL	Middle	Exchange rate is the Middle rate.
OTHN	OtherNational	Exchange rate type that is defined at the National level.
OTHP	OtherPrivate	Exchange rate type is privately defined.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SELL	Sell	Exchange rate is the Sell rate.
SPOT	Spot	Exchange rate applied is the spot rate.

Is restricted by

["ExchangeRateType1Code" on page 171](#)

6.27 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 15

Restricts

"ExternalAccountIdentificationCode" on page 172

6.28 ExternalAccountIdentificationCode

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalAccountIdentification1Code" on page 172

6.29 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 25

Restricts

"ExternalCashAccountTypeCode" on page 173

6.30 ExternalCashAccountTypeCode

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalCashAccountType1Code" on page 172

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.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 26

Restricts

"ExternalCategoryPurposeCode" on page 174

6.32 ExternalCategoryPurpose1Code_Copy

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

External code sets can be downloaded from www.iso20022.org.

This datatype has been created by the Publisher of this Usage Guideline.

Type: CodeSet

Format

maxLength 4

minLength 1

Code	Name	Definition
CASH	CASH	
CORT	CORT	
GOVT	GOVT	
HEDG	HEDG	
INTC	INTC	
LOAN	LOAN	
PENS	PENS	
SALA	SALA	
SECU	SECU	
SUPP	SUPP	
TAXS	TAXS	
TRAD	TRAD	
TREA	TREA	

Used in element(s)

"Code" on page 27

6.33 ExternalCategoryPurposeCode

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength 4

minLength 1

Is restricted by

"ExternalCategoryPurpose1Code" on page 173

6.34 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
minLength	1

Used in element(s)

"Code" on page 32

Restricts

"ExternalClearingSystemIdentificationCode" on page 175

6.35 ExternalClearingSystemIdentificationCode

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
minLength	1

Is restricted by

"ExternalClearingSystemIdentification1Code" on page 175

6.36 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 58](#)

Restricts

["ExternalDiscountAmountTypeCode" on page 176](#)

6.37 ExternalDiscountAmountTypeCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalDiscountAmountType1Code" on page 175](#)

6.38 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 63](#)

Restricts

["ExternalDocumentLineTypeCode" on page 176](#)

6.39 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 176

6.40 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 65

Restricts

"ExternalFinancialInstitutionIdentificationCode" on page 177

6.41 ExternalFinancialInstitutionIdentificationCode

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalFinancialInstitutionIdentification1Code" on page 177

6.42 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 72

Restricts

"ExternalGarnishmentTypeCode" on page 178

6.43 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 178

6.44 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Used in element(s)

["Code" on page 82](#)

Restricts

["ExternalLocalInstrumentCode" on page 179](#)

6.45 ExternalLocalInstrumentCode

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Is restricted by

["ExternalLocalInstrument1Code" on page 178](#)

6.46 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 86](#)

Restricts

["ExternalOrganisationIdentificationCode" on page 179](#)

6.47 ExternalOrganisationIdentificationCode

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalOrganisationIdentification1Code" on page 179

6.48 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 112

Restricts

"ExternalPersonIdentificationCode" on page 180

6.49 ExternalPersonIdentificationCode

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalPersonIdentification1Code" on page 180

6.50 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 117

Restricts

"ExternalProxyAccountTypeCode" on page 181

6.51 ExternalProxyAccountTypeCode

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalProxyAccountType1Code" on page 181

6.52 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 118

Restricts

"ExternalPurposeCode" on page 182

6.53 ExternalPurposeCode

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalPurpose1Code" on page 181

6.54 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

["Code" on page 131](#)

Restricts

["ExternalServiceLevelCode" on page 183](#)

6.55 ExternalServiceLevel1Code_Copy

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.

This datatype has been created by the Publisher of this Usage Guideline.

Type: CodeSet

Format

maxLength	4
minLength	1

Code	Name	Definition
SEPA	SEPA	
URGP	URGP	

Used in element(s)

["Code" on page 131](#)

6.56 ExternalServiceLevelCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

["ExternalServiceLevel1Code" on page 182](#)

6.57 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 141

Restricts

"ExternalTaxAmountTypeCode" on page 184

6.58 ExternalTaxAmountTypeCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalTaxAmountType1Code" on page 184

6.59 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**R20 IBAN ✓**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

Used in element(s)

"IBAN" on page 14

6.60 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 55, "ChequeMaturityDate" on page 30, "Date" on page 54, "Date" on page 71, "Date" on page 133, "Date" on page 144, "Date" on page 147, "FromDate" on page 56, "PoolingAdjustmentDate" on page 101, "RelatedDate" on page 60, "RelatedDate" on page 119, "ToDate" on page 56, "Year" on page 150

6.61 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

- 1) beginning / end of calendar day
 - 00:00:00 = the beginning of a calendar day
 - 24:00:00 = the end of a calendar day
- 2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

Used in element(s)

"CreationDateTime" on page 78, "DateTime" on page 55

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 81

Restricts

"InstructionCode" on page 186

6.63 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.
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.

Code	Name	Definition
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 186

6.64 LEIIdentifier

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 21, "LEI" on page 67, "LEI" on page 85

6.65 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 133

6.66 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 87, "Proprietary" on page 18

6.67 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 59, "AdditionalInformation" on page 153, "AdditionalRemittanceInformation" on page 137, "InstructionForDebtorAgent" on page 103, "InstructionForDebtorAgent" on page 47, "InstructionInformation" on page 81, "Name" on page 21, "Name" on page 34, "Name" on page 67, "Name" on page 83, "Name" on page 89, "Name" on page 121, "Name" on page 142, "ReferenceNumber" on page 70, "ReferenceNumber" on page 144, "ReferenceNumber" on page 147, "Unstructured" on page 127

6.68 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 99, "NumberOfTransactions" on page 79

6.69 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 114, "PostBox" on page 114, "PostCode" on page 115

6.70 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

maxLength	2048
minLength	1

Used in element(s)

"Description" on page 61, "ElectronicAddress" on page 130, "EmailAddress" on page 34, "Identification" on page 117

6.71 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 73

6.72 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 138

6.73 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

maxLength	35
minLength	1

Used in element(s)

["AdministrationZone" on page 144](#), ["AdministrationZone" on page 146](#), ["BuildingName" on page 114](#), ["Category" on page 152](#), ["CategoryDetails" on page 152](#), ["CertificateIdentification" on page 152](#), ["ChequeNumber" on page 28](#), ["CityOfBirth" on page 56](#), ["ContractIdentification" on page 65](#), ["CountrySubDivision" on page 115](#), ["DebtorStatus" on page 152](#), ["DistrictName" on page 115](#), ["EmailPurpose" on page 34](#), ["EndToEndIdentification" on page 93](#), ["FormsCode" on page 30](#), ["FormsCode" on page 152](#), ["Identification" on page 20](#), ["Identification" on page 74](#), ["Identification" on page 76](#), ["Identification" on page 77](#), ["Information" on page 133](#), ["InstructionIdentification" on page 93](#), ["Issuer" on page 62](#), ["Issuer" on page 72](#), ["Issuer" on page 74](#), ["Issuer" on page 75](#), ["Issuer" on page 75](#), ["Issuer" on page 77](#), ["Issuer" on page 78](#), ["Issuer" on page 121](#), ["JobTitle" on page 35](#), ["MemberIdentification" on page 33](#), ["MemoField" on page 30](#), ["MessageIdentification" on page 78](#), ["Method" on page 144](#), ["Method" on page 147](#), ["Number" on page 60](#), ["Number" on page 119](#), ["PaymentInformationIdentification" on page 98](#), ["PrintLocation" on page 30](#), ["Proprietary" on page 132](#), ["Proprietary" on page 27](#), ["Proprietary" on page 15](#), ["Proprietary" on page 25](#), ["Proprietary" on page 26](#), ["Proprietary" on page 31](#), ["Proprietary" on page 32](#), ["Proprietary" on page 53](#), ["Proprietary" on page 58](#), ["Proprietary" on page 63](#), ["Proprietary" on page 65](#), ["Proprietary" on page 73](#), ["Proprietary" on page 82](#), ["Proprietary" on page 86](#), ["Proprietary" on page 112](#), ["Proprietary" on page 117](#), ["Proprietary" on page 118](#), ["Proprietary" on page 120](#), ["Proprietary" on page 131](#), ["Proprietary" on page 141](#), ["ProvinceOfBirth" on page 55](#), ["Reference" on page 52](#), ["RegionalClearingZone" on page 30](#), ["RegistrationIdentification" on page 149](#), ["RegistrationIdentification" on page 149](#), ["RemittanceIdentification" on page 129](#), ["Responsibility" on page 35](#), ["SchemeName" on page 76](#), ["TaxIdentification" on page 148](#), ["TaxIdentification" on page 149](#), ["TaxType" on page 149](#), ["TaxType" on page 150](#), ["Title" on page 141](#), ["TownLocationName" on page 115](#), ["TownName" on page 115](#), ["Type" on page 132](#), ["Type" on page 152](#)

6.74 Max3Text

Definition: Specifies a character string with a maximum length of 3 characters.

Type: Text

Format

maxLength	3
minLength	1

Used in element(s)

["Issuer" on page 54](#)

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 87, "Reason" on page 59

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 116, "Department" on page 35, "Department" on page 113, "Floor" on page 114, "Name" on page 24, "Room" on page 114, "Signature" on page 30, "StreetName" on page 114, "Sub-Department" on page 113

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 33

Restricts

"NamePrefixCode" on page 191

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 191

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 144, "SequenceNumber" on page 147

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}
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Is restricted by

"ActiveOrHistoricCurrencyCode" on page 156

6.81 PaymentMethod3Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

Code	Name	Definition
CHK	Cheque	<p>Written order to a bank to pay a certain amount of money from one person to another person.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/Payment-Method/Cheque) is removed.
TRA	TransferAdvice	<p>Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.</p> <p>Usage Guideline restrictions for this code</p> <ul style="list-style-type: none"> • This code(pain.001.001.09/PaymentInformation/Payment-Method/TransferAdvice) is removed.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Used in element(s)

"PaymentMethod" on page 98

Restricts

"PaymentMethodCode" on page 193

6.82 PaymentMethodCode

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
CLAS	Classical	Classical method.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
DIRE	Direct	Direct method.

Code	Name	Definition
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

Is restricted by

"PaymentMethod3Code" on page 192

6.83 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 139

6.84 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}
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Used in element(s)

"FaxNumber" on page 34, "MobileNumber" on page 34, "PhoneNumber" on page 34

6.85 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 35](#)

Restricts

["PreferredContactMethodCode" on page 195](#)

6.86 PreferredContactMethodCode

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

Is restricted by

["PreferredContactMethod1Code" on page 194](#)

6.87 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 109](#), ["InstructionPriority" on page 29](#), ["InstructionPriority" on page 107](#)

Restricts

["PriorityCode" on page 196](#)

6.88 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 195](#)

6.89 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 122](#)

Restricts

["RegulatoryReportingTypeCode" on page 197](#)

6.90 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 196

6.91 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

Used in element(s)

"Method" on page 130

Restricts

"RemittanceLocationMethodCode" on page 198

6.92 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 197

6.93 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.

Code	Name	Definition
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

Used in element(s)

"Type" on page 151

Restricts

"TaxRecordPeriodCode" on page 199

6.94 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.

Code	Name	Definition
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

Is restricted by

"TaxRecordPeriod1Code" on page 198

6.95 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 71, "FamilyMedicalInsuranceIndicator" on page 71

6.96 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 93

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