

## Usage Guideline

# RTR\_FIToFICustomerCredit- Transfer\_pacs.008.001.08

## RTR\_Exchange\_UG2025\_v1.3

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

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## Message Functionality

### Overview

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

#### RTR Usage:

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

#### Scope

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

#### Usage

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

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

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

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

### Collection Description

RTR Exchange Release 1 message specification

### Outline

The RTR\_Exchange\_UG2025\_v1.3 / RTR\_FIToFICustomerCreditTransfer\_pacs.008.001.08 message is composed of 3 building blocks

a. GroupHeader

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

b. CreditTransferTransactionInformation

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

c. SupplementaryData

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

# 1 Restriction summary

This Usage Guideline restricts the pacs.008.001.08 message.

Restriction Type	See page
Removed elements	14, 15, 15, 21, 21, 21, 21, 21, 21, 21, 21, 24, 25, 25, 28, 28, 29, 29, 30, 30, 33, 33, 33, 33, 34, 34, 34, 34, 35, 35, 35, 35, 35, 35, 36, 36, 36, 36, 36, 36, 36, 36, 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 38, 38, 38, 38, 38, 46, 46, 47, 47, 52, 53, 54, 54, 55, 55, 61, 63, 64, 76, 76, 77, 77, 77, 77, 78, 78, 96, 96, 96, 96, 108, 108, 108, 109, 110, 110, 111, 113, 129, 129, 129, 129, 132, 132, 138, 138, 138, 138, 138, 138, 138, 138, 138, 138, 138, 138, 138, 138, 138, 160, 160, 161, 161, 161, 162, 162, 162, 163, 164, 165, 165, 166, 166, 167, 198, 199, 199, 231, 232, 232
Make mandatory	44, 45, 51, 52, 57, 60, 77, 77, 119, 119, 120, 120, 120, 131, 133, 140, 140, 140, 140, 140, 141, 141, 141, 141, 142, 142, 142, 142, 163
Reduce Multiplicity	13, 37, 48, 63, 116, 116, 116, 116, 116, 116, 116, 116, 116, 133, 135, 135, 135, 135, 135, 135, 136, 136, 142, 142, 142, 142, 142, 142, 143, 143, 143, 143, 143, 143, 143, 143, 143, 143, 155, 157
Ignore	n.a.
Text rules	63, 64, 64, 78, 79, 79, 79, 79, 79, 121, 121, 121, 121, 121, 121, 121, 121, 122, 156
Conditional rules	n.a.
Formal rules	13, 18, 19, 19, 19, 20, 20, 79, 80, 80, 82, 82, 84, 85, 85, 85, 87, 88, 88, 90, 92, 92, 93, 93, 94, 122, 122, 124, 124, 126, 126
Fixed values	29, 108, 192
Truncates	n.a.
Comments	31, 32, 45, 45, 47, 48, 51, 52, 101, 102, 113, 127, 128, 128, 128, 128, 128, 128, 130, 131, 192
Annotations	n.a.
Changed datatypes	44, 47, 73, 107

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Restriction Type	See page
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>FIToFICustomerCreditTransferV08</i>	<FIToFICstmrCdtTrf>		[1..1]		
	<b>GroupHeader</b>	<GrpHdr>		[1..1]		11
	MessageIdentification	<Msgld>		[1..1]		107
	CreationDateTime	<CreDtTm>		[1..1]		107
	BatchBooking	<BtchBookg>		[0..1]		107
	NumberOfTransactions	<NbOfTxs>		[1..1]		108
	ControlSum	<CtrlSum>		[0..1]		108
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]		108
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		108
	SettlementInformation	<SttlmInf>		[1..1]		109
	PaymentTypeInformation	<PmtTplnf>		[0..1]		109
	InstructingAgent	<InstgAgt>		[0..1]		110
	InstructedAgent	<InstdAgt>		[0..1]		110
	<b>CreditTransferTransactionInformation</b>	<CdtTrfTxInf>		[1..*]	R[1..1]	11
	PaymentIdentification	<PmtId>		[1..1]		43
	PaymentTypeInformation	<PmtTplnf>		[0..1]		44
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]		44
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		45
	SettlementPriority	<SttlmPrty>		[0..1]		45
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]		46
	SettlementTimeRequest	<SttlmTmReq>		[0..1]		46
	AcceptanceDateTime	<AccptncDtTm>		[0..1]		47
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		47
	InstructedAmount	<InstdAmt>		[0..1]		47
	ExchangeRate	<XchgRate>		[0..1]		48
	ChargeBearer	<ChrgBr>		[1..1]		48
	ChargesInformation	<ChrgsInf>		[0..*]	R[0..10]	48
	PreviousInstructingAgent1	<PrvsInstgAgt1>		[0..1]		49

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

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Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SupplementaryData	<SplmtryData>		[0..*]		64
	<b>SupplementaryData</b>	<SplmtryData>		[0..*]		14
	PlaceAndName	<PlcAndNm>		[0..1]		174
	Envelope	<Envlp>		[1..1]		174

## 3 ISO 20022 Rules

### R1 InstructedAgentRule ✓

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

Error handling:

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

### R2 InstructingAgentRule ✓

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

Error handling:

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

### R3 TotalInterbankSettlementAmountRule ✓

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

Error handling:

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

### R4 TotalInterbankSettlementAmountAndSumRule

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

Error handling:

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

### R5 GroupHeaderInterbankSettlementDateRule ✓

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

Error handling:

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

**R6 TransactionInterbankSettlementDateRule ✓**

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

Error handling:

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

**R7 PaymentTypeInfoInformationRule ✓**

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

Error handling:

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

**R8 NumberOfTransactionsAndCreditTransfersRule**

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

Error handling:

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

**R9 SupplementaryDataRule**

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

Error handling: Undefined

## 4 Message Building Blocks

**Note** The following chapter identifies the building blocks of the RTR\_Exchange\_UG2025\_v1.3 / RTR\_FIToFICustomerCreditTransfer\_pacs.008.001.08 message definition.

### 4.1 GroupHeader

XML Tag: GrpHdr

Presence: [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "GroupHeader93\_1" on page 106 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]		107
	CreationDateTime	<CreDtTm>		[1..1]	<span style="color: red;">⚠</span>	107
	BatchBooking	<BtchBookg>		[0..1]	<span style="color: red;">⊘</span>	107
	NumberOfTransactions	<NbOfTxS>		[1..1]	<span style="color: red;">⚠</span>	108
	ControlSum	<CtrlSum>		[0..1]	<span style="color: red;">⊘</span>	108
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]	<span style="color: red;">⊘</span>	108
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	<span style="color: red;">⊘</span>	108
	SettlementInformation	<SttlmInf>		[1..1]		109
	PaymentTypeInformation	<PmtTplnf>		[0..1]	<span style="color: red;">⊘</span>	109
	InstructingAgent	<InstgAgt>		[0..1]	<span style="color: red;">⊘</span>	110
	InstructedAgent	<InstdAgt>		[0..1]	<span style="color: red;">⊘</span>	110

### 4.2 CreditTransferTransactionInformation

XML Tag: CdtTrfTxInf

Presence: [1..\*]

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

The **CdtTrfTxInf** block contains the following elements (see datatype "CreditTransferTransaction39\_1" on page 38 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	<PmtId>		[1..1]		43
	PaymentTypeInfo	<PmtTpInf>		[0..1]	M	44
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	⚠	44
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	M ⚠	45
	SettlementPriority	<SttlmPrty>		[0..1]	⊘	45
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]	⊘	46
	SettlementTimeRequest	<SttlmTmReq>		[0..1]	⊘	46
	AcceptanceDateTime	<AcceptncDtTm>		[0..1]	⚠	47
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	⊘	47
	InstructedAmount	<InstdAmt>		[0..1]	⚠	47
	ExchangeRate	<XchgRate>		[0..1]		48
	ChargeBearer	<ChrgBr>		[1..1]		48
	ChargesInformation	<ChrgsInf>		[0..*]	R[0..10]	48
	PreviousInstructingAgent1	<PrvsInstgAgt1>		[0..1]		49
	PreviousInstructingAgent1 Account	<PrvsInstgAgt1Acct>		[0..1]		49
	PreviousInstructingAgent2	<PrvsInstgAgt2>		[0..1]		49
	PreviousInstructingAgent2 Account	<PrvsInstgAgt2Acct>		[0..1]		50
	PreviousInstructingAgent3	<PrvsInstgAgt3>		[0..1]		50
	PreviousInstructingAgent3 Account	<PrvsInstgAgt3Acct>		[0..1]		50
	InstructingAgent	<InstgAgt>		[0..1]	M ⚠	51
	InstructedAgent	<InstdAgt>		[0..1]	M ⚠	51
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	⊘	52
	IntermediaryAgent1 Account	<IntrmyAgt1Acct>		[0..1]	⊘	53
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	⊘	53
	IntermediaryAgent2 Account	<IntrmyAgt2Acct>		[0..1]	⊘	54
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	⊘	54
	IntermediaryAgent3 Account	<IntrmyAgt3Acct>		[0..1]	⊘	55
	UltimateDebtor	<UltmtDbtr>		[0..1]		55
	InitiatingParty	<InitgPty>		[0..1]		56
	Debtor	<Dbtr>		[1..1]		56

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

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation

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

- on pacs.008.001.08/CreditTransferTransactionInformation

- RTR\_InstructedAmtCADEqualToInterbankSettlementAmtCAD\_FormalRule:

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

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For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation], if

    for each [CreditTransferTransactionInformation/InterbankSettlementAmount], every occurrence of [InterbankSettlementAmount/Currency] has value included in the following list 'CAD'

    and for each [CreditTransferTransactionInformation/InstructedAmount], every occurrence of [InstructedAmount/Currency] has value included in the following list 'CAD'

, then

    every occurrence of [CreditTransferTransactionInformation/InstructedAmount] must be equal to every occurrence of [CreditTransferTransactionInformation/InterbankSettlementAmount]

## 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 173 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		174
	Envelope	<Envlp>		[1..1]		174

### Usage Guideline details

- This element(pacs.008.001.08/SupplementaryData) is removed.

## 5 Message Components

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

### 5.1 AccountIdentification4Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	IBAN	<IBAN>	{Or	[1..1]	<span style="color: red;">⊘</span>	15
	Other	<Othr>	Or}	[1..1]		15

**Used in element(s)**

["Identification" on page 24](#)

#### 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 217](#)

**Usage Guideline details**

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







#### 5.1.2 Other


*XML Tag:* Othr

*Presence:* [1..1]

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







The **Othr** block contains the following elements (see datatype ["GenericAccountIdentification1" on page 100](#) for details)

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

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

## 5.2 AccountSchemeName1Choice

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

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

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

Used in element(s)

["SchemeName" on page 102](#)

### 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 205](#)

### 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 224](#)

## 5.3 AddressType3Choice

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

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

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

Used in element(s)

["AddressType" on page 137](#)

### 5.3.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: ["AddressType2Code" on page 195](#)

### 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 103](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		104
	Issuer	<Issr>		[1..1]		104
	SchemeName	<SchmeNm>		[0..1]		104

## 5.4 BranchAndFinancialInstitutionIdentification6

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	<span style="color: red;">⚠</span>	18
	BranchIdentification	<BrnchId>		[0..1]	<span style="color: red;">⊘</span>	21

**Used in element(s)**

"Agent" on page 27, "CreditorAgent" on page 58, "DebtorAgent" on page 57, "InstructedAgent" on page 110, "InstructedAgent" on page 51, "InstructedReimbursementAgent" on page 165, "InstructingAgent" on page 110, "InstructingAgent" on page 51, "InstructingReimbursementAgent" on page 163, "IntermediaryAgent1" on page 52, "IntermediaryAgent2" on page 53, "IntermediaryAgent3" on page 54, "PreviousInstructingAgent1" on page 49, "PreviousInstructingAgent2" on page 49, "PreviousInstructingAgent3" on page 50, "ThirdReimbursementAgent" on page 166

## 5.4.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification18" on page 76 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	🚫	76
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	<b>M</b>	76
	LEI	<LEI>		[0..1]	🚫	77
	Name	<Nm>		[0..1]	🚫	77
	PostalAddress	<PstlAdr>		[0..1]	🚫 ⚠	78
	Other	<Othr>		[0..1]	🚫	96

### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification

– RTR\_Agent\_Name\_PstlAdr\_FormaRule:

Name and Postal Address must always be present together.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification],  
 for each [FinancialInstitutionIdentification], if  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present  
 then  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present  
 and for each [FinancialInstitutionIdentification], if

at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present  
 then  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification**

- **RTR\_Agent\_Name\_PstlAdr\_FormalRule:**

Name and Postal Address must always be present together.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification],  
 for each [FinancialInstitutionIdentification], if  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present  
 then  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present  
 and for each [FinancialInstitutionIdentification], if  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present  
 then  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification**

- **RTR\_Agent\_Name\_PstlAdr\_FormalRule:**

Name and Postal Address must always be present together.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification],  
 for each [FinancialInstitutionIdentification], if  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present  
 then  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present  
 and for each [FinancialInstitutionIdentification], if  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present  
 then  
 at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification**

- **RTR\_Agent\_Name\_PstlAdr\_FormalRule:**

Name and Postal Address must always be present together.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/CreditorAgent/FinancialInstitutionIdentification],
  for each [FinancialInstitutionIdentification], if
    at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
  then
    at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
      at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
      at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present

```

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

- **RTR\_Agent\_Name\_PstlAdr\_FormaIRule:**

Name and Postal Address must always be present together.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/DebtorAgent/FinancialInstitutionIdentification],
  for each [FinancialInstitutionIdentification], if
    at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
  then
    at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
      at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
      at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present

```

- **on pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification**

- **RTR\_Agent\_Name\_PstlAdr\_FormaIRule:**

Name and Postal Address must always be present together.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentifica-
tion],
  for each [FinancialInstitutionIdentification], if
    at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
  then
    at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
      at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then

```

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

## 5.4.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "[BranchData3](#)" on page 22 for details)

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

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

### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/BranchIdentification) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/BranchIdentification) is removed.

## 5.5 BranchData3

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

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

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

**Used in element(s)**

["BranchIdentification" on page 21](#)

### 5.5.1 Identification

*XML Tag:* Id

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 224](#)

### 5.5.2 LEI

*XML Tag:* LEI

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier" on page 221](#)

### 5.5.3 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* ["Max140Text" on page 222](#)

### 5.5.4 PostalAddress

*XML Tag:* PstlAdr

*Presence:* [0..1]

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

The **PstlAdr** block contains the following elements (see datatype ["PostalAddress24" on page 136](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]		137
	Department	<Dept>		[0..1]		138
	SubDepartment	<SubDept>		[0..1]		139
	StreetName	<StrtNm>		[0..1]		139
	BuildingNumber	<BldgNb>		[0..1]		139
	BuildingName	<BldgNm>		[0..1]		139
	Floor	<Flr>		[0..1]		139
	PostBox	<PstBx>		[0..1]		139
	Room	<Room>		[0..1]		140
	PostCode	<PstCd>		[0..1]		140
	TownName	<TwnNm>		[0..1]		140
	TownLocationName	<TwnLctnNm>		[0..1]		141
	DistrictName	<DstrctNm>		[0..1]		141
	CountrySubDivision	<CtrySubDvsn>		[0..1]		141
	Country	<Ctry>		[0..1]		141
	AddressLine	<AdrLine>		[0..7]		142

## 5.6 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
	Identification	<Id>		[1..1]		24
	Type	<Tp>		[0..1]		24
	Currency	<Ccy>		[0..1]		24
	Name	<Nm>		[0..1]		25
	Proxy	<Prxy>		[0..1]		25

### Used in element(s)

["CreditorAccount"](#) on page 59, ["CreditorAgentAccount"](#) on page 58, ["DebtorAccount"](#) on page 57, ["DebtorAgentAccount"](#) on page 58, ["InstructedReimbursementAgentAccount"](#) on

page 165, "InstructingReimbursementAgentAccount" on page 164, "IntermediaryAgent1Account" on page 53, "IntermediaryAgent2Account" on page 54, "IntermediaryAgent3Account" on page 55, "PreviousInstructingAgent1Account" on page 49, "PreviousInstructingAgent2Account" on page 50, "PreviousInstructingAgent3Account" on page 50, "SettlementAccount" on page 162, "ThirdReimbursementAgentAccount" on page 166

## 5.6.1 Identification

XML Tag: Id

Presence: [1..1]

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

The **Id** block contains the following elements (see datatype "[AccountIdentification4Choice](#)" on page 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
	IBAN	<IBAN>	{Or	[1..1]	<span style="color: red;">⊘</span>	15
	Other	<Othr>	Or}	[1..1]		15

## 5.6.2 Type

XML Tag: Tp

Presence: [0..1]

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

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

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

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

### Usage Guideline details

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

## 5.6.3 Currency

XML Tag: Ccy

Presence: [0..1]

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

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

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

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

**Usage Guideline details**

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

## 5.6.4 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

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

*Datatype:* ["Max70Text" on page 225](#)

**Usage Guideline details**

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

## 5.6.5 Proxy

*XML Tag:* Prxy

*Presence:* [0..1]

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

The **Prxy** block contains the following elements (see datatype ["ProxyAccountIdentification1" on page 143](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		144
	Identification	<Id>		[1..1]		144

## 5.7 CashAccountType2Choice

*Definition:* Nature or use of the account.

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

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

**Used in element(s)**

["Type" on page 24](#)

### 5.7.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalCashAccountType1Code" on page 206](#)

### 5.7.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.8 CategoryPurpose1Choice

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

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

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

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

**Used in element(s)**

["CategoryPurpose" on page 133](#)

## 5.8.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalCategoryPurpose1Code" on page 207](#)

## 5.8.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.9 Charges7

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		27
	Agent	<Agt>		[1..1]		27

**Used in element(s)**

["ChargesInformation" on page 48](#)

### 5.9.1 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

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

### 5.9.2 Agent



*XML Tag:* Agt

*Presence:* [1..1]

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







The **Agt** block contains the following elements (see datatype ["BranchAndFinancialInstitutionIdentification6" on page 17](#) for details)


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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

## 5.10 ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

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

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

**Used in element(s)**

"ClearingSystemIdentification" on page 30

### 5.10.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "ExternalClearingSystemIdentification1Code" on page 208

### 5.10.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 224

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.

- This element([pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary](#)) is removed.

## 5.11 ClearingSystemIdentification3Choice

*Definition:* Specifies the clearing system identification.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	<span style="color: orange;">⚠</span>	29
	Proprietary	<Prtry>	Or}	[1..1]	<span style="color: red;">⊘</span>	29

**Used in element(s)**

["ClearingSystem"](#) on page 163

### 5.11.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalCashClearingSystem1Code"](#) on page 207

**Usage Guideline details**

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

### 5.11.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text"](#) on page 224

**Usage Guideline details**

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

## 5.12 ClearingSystemMemberIdentification2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]	🚫	30
	MemberIdentification	<Mmbld>		[1..1]	⚠	30

Used in element(s)

"ClearingSystemMemberIdentification" on page 76

### 5.12.1 ClearingSystemIdentification

*XML Tag:* ClrSysId

*Presence:* [0..1]

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

The **ClrSysId** block contains the following elements (see datatype "ClearingSystemIdentification2Choice" on page 28 for details)

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

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

Usage Guideline details

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

### 5.12.2 MemberIdentification

*XML Tag:* Mmbld

*Presence:* [1..1]

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

Datatype: ["Max35Text" on page 224](#)

### Usage Guideline details

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

#### Comment:

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

Validation reference: SCT\_B1

Validation: Acceptable CSP ID to send pacs.008 on behalf of Instructing Agent

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

#### Validation:

Check if head.001 of pacs.008 {CSP ID} is authorized to send of behalf of Instructing Agent for given pacs.008 {Instructing Agent ID} defined in RTR Exchange Participant Registry

Then

Payment processes successfully

Else

Payment fails

Validation reference: SCT\_B2

Validation: Instructing Agent is valid and active

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

#### Validation:

If pacs.008 {Instructing Agent ID} = Participant ID (Instructing Agent) defined in Registry,

And

Status of Participant (Instructing Agent) = Active

Then

Payment processes successfully

Else

Payment fails

Validation reference: SCT\_B4

Validation: Instructing Agent permitted to send a pacs.008

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

#### Validation:

If pacs.008 {Instructing Agent ID} = Participant ID defined in Registry

And  
Authorized to Originate Credit Transfer = 'Yes'

Then  
Payment processes successfully

Else  
Payment fails

Validation reference: SCT\_B6

Validation: CS ID is valid and associated to Instructing Agent

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

Validation:  
Check against RTR Exchange Participant Registry for the given pacs.008 {Instructing Agent ID} if the CS ID, pacs.008 {Local Instrument > Proprietary value}, is registered

Then  
Payment processes successfully

Else  
Payment fails

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

**Comment:**

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

Validation reference: SCT\_B3

Validation: Instructed Agent is valid and active

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

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

Then  
Payment processes successfully

Else  
Payment fails

## 5.13 Contact4

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	NamePrefix	<NmPrfx>		[0..1]		33
	Name	<Nm>		[0..1]		33
	PhoneNumber	<PhneNb>		[0..1]		34
	MobileNumber	<MobNb>		[0..1]		34
	FaxNumber	<FaxNb>		[0..1]		34
	EmailAddress	<EmailAdr>		[0..1]		35
	EmailPurpose	<EmailPurp>		[0..1]		35
	JobTitle	<JobTitl>		[0..1]		35
	Responsibility	<Rspnsblty>		[0..1]		36
	Department	<Dept>		[0..1]		36
	Other	<Othr>		[0..*]	R[0..2]	37
	PreferredMethod	<PrefrdMtd>		[0..1]		37

**Used in element(s)**

"ContactDetails" on page 128

## 5.13.1 NamePrefix

*XML Tag:* NmPrfx

*Presence:* [0..1]

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

*Datatype:* "NamePrefix2Code" on page 225

**Usage Guideline details**

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

## 5.13.2 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* ["Max140Text" on page 222](#)

#### Usage Guideline details

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

### 5.13.3 PhoneNumber

*XML Tag:* PhneNb

*Presence:* [0..1]

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

*Datatype:* ["PhoneNumber" on page 227](#)

#### Usage Guideline details

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

### 5.13.4 MobileNumber

*XML Tag:* MobNb

*Presence:* [0..1]

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

*Datatype:* ["PhoneNumber" on page 227](#)

### 5.13.5 FaxNumber

*XML Tag:* FaxNb

*Presence:* [0..1]

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

*Datatype:* ["PhoneNumber" on page 227](#)

**Usage Guideline details**

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

## 5.13.6 EmailAddress

*XML Tag:* EmailAdr

*Presence:* [0..1]

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

*Datatype:* ["Max2048Text" on page 223](#)

## 5.13.7 EmailPurpose

*XML Tag:* EmailPurp

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 224](#)

**Usage Guideline details**

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

## 5.13.8 JobTitle

*XML Tag:* JobTitl

*Presence:* [0..1]

*Definition:* Title of the function.

*Datatype:* ["Max35Text" on page 224](#)

## Usage Guideline details

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

## 5.13.9 Responsibility

*XML Tag:* Rspnsblty

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## Usage Guideline details

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

## 5.13.10 Department

*XML Tag:* Dept

*Presence:* [0..1]

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

*Datatype:* ["Max70Text" on page 225](#)

Usage Guideline details

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

## 5.13.11 Other

XML Tag: Othr

Presence: [0..\*]

Definition: Contact details in another form.

The **Othr** block contains the following elements (see datatype "OtherContact1" on page 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
	ChannelType	<ChanITp>		[1..1]		117
	Identification	<Id>		[0..1]		118

Usage Guideline details

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

## 5.13.12 PreferredMethod

XML Tag: PrefrdMtd

Presence: [0..1]

*Definition:* Preferred method used to reach the contact.

*Datatype:* "PreferredContactMethod1Code" on page 227

#### Usage Guideline details

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



## 5.14 CreditTransferTransaction39\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PaymentIdentification	<PmtId>		[1..1]		43
	PaymentTypeInfo	<PmtTplnf>		[0..1]	<b>M</b>	44
	InterbankSettlementAmount	<IntrBkSttlmAmt>		[1..1]	⚠	44
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]	<b>M</b> ⚠	45
	SettlementPriority	<SttlmPrty>		[0..1]	⊘	45
	SettlementTimeIndication	<SttlmTmIndctn>		[0..1]	⊘	46
	SettlementTimeRequest	<SttlmTmReq>		[0..1]	⊘	46
	AcceptanceDateTime	<AcceptncDtTm>		[0..1]	⚠	47
	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	⊘	47
	InstructedAmount	<InstdAmt>		[0..1]	⚠	47
	ExchangeRate	<XchgRate>		[0..1]		48
	ChargeBearer	<ChrgBr>		[1..1]		48
	ChargesInformation	<ChrgsInf>		[0..*]	R[0..10]	48
	PreviousInstructingAgent1	<PrvsInstgAgt1>		[0..1]		49

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PreviousInstructingAgent1 Account	<PrvsInstgAgt1Acct>		[0..1]		49
	PreviousInstructingAgent2	<PrvsInstgAgt2>		[0..1]		49
	PreviousInstructingAgent2Account	<PrvsInstgAgt2Acct>		[0..1]		50
	PreviousInstructingAgent3	<PrvsInstgAgt3>		[0..1]		50
	PreviousInstructingAgent3Account	<PrvsInstgAgt3Acct>		[0..1]		50
	InstructingAgent	<InstgAgt>		[0..1]	M ⚠	51
	InstructedAgent	<InstdAgt>		[0..1]	M ⚠	51
	IntermediaryAgent1	<IntrmyAgt1>		[0..1]	⊘	52
	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]	⊘	53
	IntermediaryAgent2	<IntrmyAgt2>		[0..1]	⊘	53
	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]	⊘	54
	IntermediaryAgent3	<IntrmyAgt3>		[0..1]	⊘	54
	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	⊘	55
	UltimateDebtor	<UltmtDbtr>		[0..1]		55
	InitiatingParty	<InitgPty>		[0..1]		56
	Debtor	<Dbtr>		[1..1]		56
	DebtorAccount	<DbtrAcct>		[0..1]	M	57
	DebtorAgent	<DbtrAgt>		[1..1]		57
	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		58
	CreditorAgent	<CdtrAgt>		[1..1]		58
	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		58
	Creditor	<Cdtr>		[1..1]		59
	CreditorAccount	<CdtrAcct>		[0..1]	M	59
	UltimateCreditor	<UltmtCdtr>		[0..1]		60
	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]		60
	InstructionForNextAgent	<InstrForNxtAgt>		[0..*]	⊘	61
	Purpose	<Purp>		[0..1]		61
	RegulatoryReporting	<RgltryRptg>		[0..10]		62
	Tax	<Tax>		[0..1]	⊘	62
	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	⚠ R[0..1]	63

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceInformation	<RmtInf>		[0..1]		63
	SupplementaryData	<SplmtryData>		[0..*]		64

## Rules

### R29 InstructedAmountAndExchangeRate1Rule ✓

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

Error handling:

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

### R30 InstructedAmountAndExchangeRate2Rule ✓

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

Error handling:

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

### R31 ChargesInformationAndInstructedAmountRule ✓

If ChargesInformation is present, then InstructedAmount must be present.

Error handling:

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

### R32 ChargeBearerAndChargesInformationRule ✓

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

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

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

Error handling:

- *Error severity:* Fatal

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

**R33 InstructionForCreditorAgentRule ✓**

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

Error handling:

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

**R34 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.

**R35 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.

**R36 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.

**R37 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.

**R38 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.

**R39 InstructedAmountAndExchangeRate3Rule ✓**

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

Error handling:

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

**R40 PreviousInstructingAgent2AccountRule ✓**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00412
- *Error Text:* Invalid message content for previous instructing agent account.

**R41 PreviousInstructingAgent3AccountRule ✓**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

Error handling:

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

**R42 PreviousInstructionAgent2Rule ✓**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

Error handling:

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

**R43 PreviousInstructionAgent3Rule ✓**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

Error handling:

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

#### **R44 PreviousInstructingAgent1AccountRule ✓**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

Error handling:

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

#### **Guidelines**

##### **1. ChargesInformationGuideline**

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

##### **2. UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

##### **3. UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

##### **4. ChargesAmountGuideline**

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

##### **5. PreviousInstructingAgent1Guideline**

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

#### **Used in element(s)**

"CreditTransferTransactionInformation" on page 11

## **5.14.1 PaymentIdentification**

*XML Tag:* PmtId

*Presence:* [1..1]

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

The **PmtId** block contains the following elements (see datatype "PaymentIdentification7" on page 129 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionIdentification	<InstrId>		[0..1]		130
	EndToEndIdentification	<EndToEndId>		[1..1]	⚠	130
	TransactionIdentification	<TxId>		[0..1]		131
	UETR	<UETR>		[0..1]	M	131
	ClearingSystemReference	<ClrSysRef>		[0..1]	⚠	131

## 5.14.2 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation28" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]	⊘	132
	ClearingChannel	<ClrChanI>		[0..1]	⊘	132
	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	132
	LocalInstrument	<LclInstrm>		[0..1]	M	133
	CategoryPurpose	<CtgyPurp>		[0..1]		133

### Usage Guideline details

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

## 5.14.3 InterbankSettlementAmount

XML Tag: IntrBkSttlmAmt

Presence: [1..1]

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

Datatype: "ActiveCurrencyAndAmount\_2decimals---copy" on page 191

### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/InterbankSettlementAmount

**Type changed to:** [ActiveCurrencyAndAmount\\_2decimals---copy on page 192](#)

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

**Comment:**

Validation reference: SCT\_B5

Validation: RTR Exchange system wide maximum limit check

Validation description: pacs.008 element Interbank Settlement Amount is validated against the systemwide maximum limit value stored in the RTR Exchange Registry.

**Validation:**

If pacs.008 {Interbank Settlement Amount} <= RTR Exchange System wide Maximum Limit amount

**Then:**

Payment processes successfully

**Else:**

Payment fails

## 5.14.4 InterbankSettlementDate

*XML Tag:* `IntrBkSttlmDt`

*Presence:* [0..1]

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

*Datatype:* ["ISODate" on page 218](#)

### Usage Guideline details

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

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

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

**Comment:**

The Interbank Settlement Date will be used as the intended date that funds should be settled.

## 5.14.5 SettlementPriority

*XML Tag:* `SttlmPrty`

*Presence:* [0..1]

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

*Datatype:* ["Priority3Code" on page 228](#)

## Usage Guideline details

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

## 5.14.6 SettlementTimeIndication

XML Tag: SttlmTmIndctn

Presence: [0..1]

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

The **SttlmTmIndctn** block contains the following elements (see datatype "[SettlementDateTimeIndication1](#)" on [page 159](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	<DbtDtTm>		[0..1]		159
	CreditDateTime	<CdtDtTm>		[0..1]		159

## Usage Guideline details

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

## 5.14.7 SettlementTimeRequest

XML Tag: SttlmTmReq

Presence: [0..1]

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

The **SttlmTmReq** block contains the following elements (see datatype "[SettlementTimeRequest2](#)" on [page 167](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CLSTime	<CLSTm>		[0..1]		167
	TillTime	<TillTm>		[0..1]		167
	FromTime	<FrTm>		[0..1]		168
	RejectTime	<RjctTm>		[0..1]		168

**Usage Guideline details**

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

## 5.14.8 AcceptanceDateTime

*XML Tag:* AcptncDtTm

*Presence:* [0..1]

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

*Datatype:* ["ISONormalisedDateTime" on page 219](#)

**Usage Guideline details**

- on [pacs.008.001.08/CreditTransferTransactionInformation/AcceptanceDateTime](#)  
Type changed to: [ISONormalisedDateTime on page 219](#)
- on [pacs.008.001.08/CreditTransferTransactionInformation/AcceptanceDateTime](#)

**Comment:**

This is the time stamp for when the pacs.008 message passed the syntax validation in the RTR and when the RTR assigned the Clearing System Reference.

This will be the start time of the timer that RTR will maintain.

## 5.14.9 PoolingAdjustmentDate

*XML Tag:* PoolgAdjstmntDt

*Presence:* [0..1]

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

*Datatype:* ["ISODate" on page 218](#)

**Usage Guideline details**

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

## 5.14.10 InstructedAmount

*XML Tag:* InstdAmt

*Presence:* [0..1]

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

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

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

#### Usage Guideline details

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

**Comment:**

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

## 5.14.11 ExchangeRate

XML Tag: XchgRate

Presence: [0..1]

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

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

## 5.14.12 ChargeBearer

XML Tag: ChrgBr

Presence: [1..1]

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

Datatype: ["ChargeBearerType1Code"](#) on page 198

## 5.14.13 ChargesInformation

XML Tag: ChrgsInf

Presence: [0..\*]

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

The **ChrgsInf** block contains the following elements (see datatype ["Charges7"](#) on page 27 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		27
	Agent	<Agt>		[1..1]		27

#### Usage Guideline details

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

This element has change repeatability, the maximum occurrence has been changed to : 10

### 5.14.14 PreviousInstructingAgent1

XML Tag: PrvsInstgAgt1

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]	<span style="color: red;">⚠</span>	18
	BranchIdentification	<BrnchId>		[0..1]	<span style="color: red;">⊘</span>	21

### 5.14.15 PreviousInstructingAgent1Account

XML Tag: PrvsInstgAgt1Acct

Presence: [0..1]

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

The **PrvsInstgAgt1Acct** block contains the following elements (see datatype "[CashAccount38](#)" on page 23 for details)

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

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







### 5.14.16 PreviousInstructingAgent2



XML Tag: PrvsInstgAgt2

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt2** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 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
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21







## 5.14.17 PreviousInstructingAgent2Account

XML Tag: PrvsInstgAgt2Acct

Presence: [0..1]

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

The **PrvsInstgAgt2Acct** block contains the following elements (see datatype "[CashAccount38](#)" on page 23 for details)

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

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







## 5.14.18 PreviousInstructingAgent3



XML Tag: PrvsInstgAgt3

Presence: [0..1]

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

The **PrvsInstgAgt3** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 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
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

## 5.14.19 PreviousInstructingAgent3Account

XML Tag: PrvsInstgAgt3Acct

*Presence:* [0..1]

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

The **PrvsInstgAgt3Acct** block contains the following elements (see datatype "CashAccount38" on page 23 for details)

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠ Details below -

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

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

## 5.14.20 InstructingAgent

*XML Tag:* InstgAgt

*Presence:* [0..1]

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

The **InstgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 17 for details)

🚫 Removed - 🚫 Partial Removed - ⚡ Ignored - ⚡ Partial Ignored - ⚠ Details below -

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]	🚫	21

### Usage Guideline details

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

**Comment:**

This is the RTR Sending Participant.

## 5.14.21 InstructedAgent

*XML Tag:* InstdAgt

*Presence:* [0..1]

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

The **InstdAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]	🚫	21

#### Usage Guideline details

- on **pac.008.001.08/CreditTransferTransactionInformation/InstructedAgent**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on **pac.008.001.08/CreditTransferTransactionInformation/InstructedAgent**  
**Comment:**  
This is the RTR Receiving Participant.

## 5.14.22 IntermediaryAgent1

*XML Tag:* IntrmyAgt1

*Presence:* [0..1]

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

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

The **IntrmyAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

#### Usage Guideline details

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

## 5.14.23 IntermediaryAgent1Account

XML Tag: IntrmyAgt1Acct

Presence: [0..1]

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

The **IntrmyAgt1Acct** block contains the following elements (see datatype "[CashAccount38](#)" on page 23 for details)

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

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

### Usage Guideline details

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

## 5.14.24 IntermediaryAgent2

XML Tag: IntrmyAgt2

Presence: [0..1]

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

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

The **IntrmyAgt2** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

## Usage Guideline details

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

## 5.14.25 IntermediaryAgent2Account

*XML Tag:* IntrmyAgt2Acct

*Presence:* [0..1]

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

The **IntrmyAgt2Acct** block contains the following elements (see datatype "[CashAccount38](#)" on [page 23](#) for details)

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

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

## Usage Guideline details

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

## 5.14.26 IntermediaryAgent3

*XML Tag:* IntrmyAgt3

*Presence:* [0..1]

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

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

The **IntrmyAgt3** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on [page 17](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

**Usage Guideline details**

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

## 5.14.27 IntermediaryAgent3Account

*XML Tag:* IntrmyAgt3Acct

*Presence:* [0..1]

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

The **IntrmyAgt3Acct** block contains the following elements (see datatype "[CashAccount38](#)" on [page 23](#) for details)

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

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

**Usage Guideline details**

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

## 5.14.28 UltimateDebtor

*XML Tag:* UltmtDbtr

*Presence:* [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on [page 119](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<b>M</b>	119
	PostalAddress	<PstlAdr>		[0..1]	<b>⚠</b>	120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]	<b>⚠</b>	127
	ContactDetails	<CtctDtls>		[0..1]	<b>🚫</b>	128

## 5.14.29 InitiatingParty

XML Tag: InitgPty

Presence: [0..1]

Definition: Party that initiates the payment.

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

The **InitgPty** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<b>M</b>	119
	PostalAddress	<PstlAdr>		[0..1]	<b>⚠</b>	120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]	<b>⚠</b>	127
	ContactDetails	<CtctDtls>		[0..1]		128

## 5.14.30 Debtor

XML Tag: Dbtr


Presence: [1..1]

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

The **Dbtr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<b>M</b>	119
	PostalAddress	<PstlAdr>		[0..1]	<b>⚠</b>	120

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]		127
	ContactDetails	<CtctDtls>		[0..1]		128







### 5.14.31 DebtorAccount

XML Tag: DbtrAcct

Presence: [0..1]

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

The **DbtrAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 23 for details)

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

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

#### Usage Guideline details

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







### 5.14.32 DebtorAgent



XML Tag: DbtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 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
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21







### 5.14.33 DebtorAgentAccount

XML Tag: DbtrAgtAcct

Presence: [0..1]

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

The **DbtrAgtAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 23 for details)

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

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







### 5.14.34 CreditorAgent



XML Tag: CdtrAgt

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 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
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

### 5.14.35 CreditorAgentAccount

XML Tag: CdtrAgtAcct

Presence: [0..1]

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

The **CdtrAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 23 for details)

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

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

### 5.14.36 Creditor

*XML Tag:* Cdtr

*Presence:* [1..1]

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

The **Cdtr** block contains the following elements (see datatype "PartyIdentification135" on page 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<span style="color: blue;">M</span>	119
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: orange;">⚠</span>	120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]	<span style="color: orange;">⚠</span>	127
	ContactDetails	<CtctDtls>		[0..1]		128

### 5.14.37 CreditorAccount

*XML Tag:* CdtrAcct

*Presence:* [0..1]

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

The **CdtrAcct** block contains the following elements (see datatype "CashAccount38" on page 23 for details)

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

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

#### Usage Guideline details

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

### 5.14.38 UltimateCreditor

XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "PartyIdentification135" on page 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<b>M</b>	119
	PostalAddress	<PstlAdr>		[0..1]	⚠	120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]	⚠	127
	ContactDetails	<CtctDtls>		[0..1]	🚫	128

### 5.14.39 InstructionForCreditorAgent

XML Tag: InstrForCdtrAgt

Presence: [0..\*]

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

The **InstrForCdtrAgt** block contains the following elements (see datatype "InstructionForCreditorAgent1" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		111
	InstructionInformation	<InstrInf>		[0..1]		111

## 5.14.40 InstructionForNextAgent

XML Tag: InstrForNxtAgt







Presence: [0..\*]

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

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

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

The **InstrForNxtAgt** block contains the following elements (see datatype "InstructionForNextAgent1" on page 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
	Code	<Cd>		[0..1]		112
	InstructionInformation	<InstrInf>		[0..1]		112

### Usage Guideline details

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

## 5.14.41 Purpose







XML Tag: Purp

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

The **Purp** block contains the following elements (see datatype "Purpose2Choice" on page 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
	Code	<Cd>	{Or	[1..1]		145
	Proprietary	<Prtry>	Or}	[1..1]		145







## 5.14.42 RegulatoryReporting

XML Tag: RgltryRptg

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

The **RgltryRptg** block contains the following elements (see datatype "RegulatoryReporting3" on page 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
	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		149
	Authority	<Authrty>		[0..1]		150
	Details	<Dtls>		[0..*]		150







## 5.14.43 Tax

XML Tag: Tax

Presence: [0..1]

Definition: Provides details on the tax.

The **Tax** block contains the following elements (see datatype "TaxInformation8" on page 181 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
	Creditor	<Cdtr>		[0..1]		181
	Debtor	<Dbtr>		[0..1]		182
	AdministrationZone	<AdmstnZone>		[0..1]		182
	ReferenceNumber	<RefNb>		[0..1]		182
	Method	<Mtd>		[0..1]		182
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		183
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		183
	Date	<Dt>		[0..1]		183

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SequenceNumber	<SeqNb>		[0..1]		183
	Record	<Rcrd>		[0..*]		183

**Usage Guideline details**

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

## 5.14.44 RelatedRemittanceInformation

XML Tag: RltdRmtInf

Presence: [0..10]

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

The **RltdRmtInf** block contains the following elements (see datatype "RemittanceLocation7" on page 156 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceIdentification	<RmtId>		[0..1]		156
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]	R[0..2]	156

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation

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

- on pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation

– RTR\_RelatedRemitInfo\_RemitInfo\_MutuallyExclusiveRule\_TextualRule:

RelatedRemittanceInformation and RemittanceInformation are mutually exclusive and all may be absent.







## 5.14.45 RemittanceInformation


XML Tag: RmtInf

Presence: [0..1]

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

The **RmtInf** block contains the following elements (see datatype "RemittanceInformation16\_1" on page 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
	Unstructured	<Ustrd>		[0..*]	R[0..3]	155
	Structured	<Strd>		[0..*]		155

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation

- RTR\_Unstructured\_Structured\_MutuallyExclusiveRule\_TextualRule:

For RemittanceInformation, Unstructured and Structured are mutually exclusive and all may be absent.

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation

- RTR\_RelatedRemitInfo\_RemitInfo\_MutuallyExclusiveRule\_TextualRule:

RelatedRemittanceInformation and RemittanceInformation are mutually exclusive and all may be absent.







## 5.14.46 SupplementaryData

XML Tag: SplmtryData

Presence: [0..\*]

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

The **SplmtryData** block contains the following elements (see datatype "SupplementaryData1" on page 173 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
	PlaceAndName	<PlcAndNm>		[0..1]		174
	Envelope	<Envlp>		[1..1]		174

#### Usage Guideline details

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

## 5.15 CreditorReferenceInformation2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		65
	Reference	<Ref>		[0..1]		65

**Used in element(s)**

"CreditorReferenceInformation" on page 171

## 5.15.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

*Definition:* Specifies the type of creditor reference.

The **Tp** block contains the following elements (see datatype "CreditorReferenceType2" on page 66 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		66
	Issuer	<Issr>		[0..1]		67

## 5.15.2 Reference

*XML Tag:* Ref

*Presence:* [0..1]

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

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

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

*Datatype:* "Max35Text" on page 224

## 5.16 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
	Code	<Cd>	{Or	[1..1]		66
	Proprietary	<Prtry>	Or}	[1..1]		66

**Used in element(s)**

"CodeOrProprietary" on page 66

## 5.16.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "DocumentType3Code" on page 202

## 5.16.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 224

## 5.17 CreditorReferenceType2

*Definition:* Specifies the type of creditor reference.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		66
	Issuer	<Issr>		[0..1]		67

**Used in element(s)**

"Type" on page 65

### 5.17.1 CodeOrProprietary

*XML Tag:* CdOrPrtry

*Presence:* [1..1]

*Definition:* Coded or proprietary format creditor reference type.

The **CdOrPrtry** block contains the following elements (see datatype "[CreditorReferenceType1Choice](#)" on [page 65](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		66
	Proprietary	<Prtry>	Or}	[1..1]		66

## 5.17.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

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

*Datatype:* "[Max35Text](#)" on [page 224](#)

## 5.18 DateAndPlaceOfBirth1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		67
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		67
	CityOfBirth	<CityOfBirth>		[1..1]		68
	CountryOfBirth	<CtryOfBirth>		[1..1]		68

**Used in element(s)**

["DateAndPlaceOfBirth"](#) on [page 134](#)

### 5.18.1 BirthDate

*XML Tag:* BirthDt

*Presence:* [1..1]

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

*Datatype:* "[ISODate](#)" on [page 218](#)

### 5.18.2 ProvinceOfBirth

*XML Tag:* PrvcOfBirth

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* ["Max35Text" on page 224](#)

### 5.18.3 CityOfBirth

*XML Tag:* CityOfBirth

*Presence:* [1..1]

*Definition:* City where a person was born.

*Datatype:* ["Max35Text" on page 224](#)

### 5.18.4 CountryOfBirth

*XML Tag:* CtryOfBirth

*Presence:* [1..1]

*Definition:* Country where a person was born.

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

## 5.19 DatePeriod2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		68
	ToDate	<ToDt>		[1..1]		68

**Used in element(s)**

["FromToDate" on page 186](#)

### 5.19.1 FromDate

*XML Tag:* FrDt

*Presence:* [1..1]

*Definition:* Start date of the range.

*Datatype:* ["ISODate" on page 218](#)

### 5.19.2 ToDate

*XML Tag:* ToDt

*Presence:* [1..1]

*Definition:* End date of the range.

*Datatype:* ["ISODate" on page 218](#)

## 5.20 DiscountAmountAndType1

*Definition:* Specifies the amount with a specific type.

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

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

**Used in element(s)**

"DiscountAppliedAmount" on page 151, "DiscountAppliedAmount" on page 153

### 5.20.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

*Definition:* Specifies the type of the amount.

The **Tp** block contains the following elements (see datatype "DiscountAmountType1Choice" on page 69 for details)

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

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

### 5.20.2 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 194

## 5.21 DiscountAmountType1Choice

*Definition:* Specifies the amount type.

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

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

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

**Used in element(s)**

["Type" on page 69](#)

## 5.21.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalDiscountAmountType1Code" on page 209](#)

## 5.21.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.22 DocumentAdjustment1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		70
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		71
	Reason	<Rsn>		[0..1]		71
	AdditionalInformation	<AddtlInf>		[0..1]		71

**Used in element(s)**

["AdjustmentAmountAndReason" on page 152](#), ["AdjustmentAmountAndReason" on page 154](#)

### 5.22.1 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

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

## 5.22.2 CreditDebitIndicator

XML Tag: CdtDbtInd

Presence: [0..1]

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

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

## 5.22.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: ["Max4Text" on page 224](#)

## 5.22.4 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: ["Max140Text" on page 222](#)

## 5.23 DocumentLineIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		71
	Number	<Nb>		[0..1]		72
	RelatedDate	<RltdDt>		[0..1]		72

Used in element(s)

["Identification" on page 72](#)







### 5.23.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

The **Tp** block contains the following elements (see datatype ["DocumentLineType1" on page 73](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		74
	Issuer	</Issr>		[0..1]		74

## 5.23.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: "Max35Text" on page 224

## 5.23.3 RelatedDate

XML Tag: RltdDt







Presence: [0..1]


Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 218

## 5.24 DocumentLineInformation1\_\_1

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
	Identification	<Id>		[1..*]		72
	Description	<Desc>		[0..1]		73
	Amount	<Amt>		[0..1]		73

Used in element(s)

"LineDetails" on page 147







### 5.24.1 Identification

XML Tag: Id

Presence: [1..\*]

Definition: Provides identification of the document line.

The **Id** block contains the following elements (see datatype "DocumentLineIdentification1" on page 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
	Type	<Tp>		[0..1]		71
	Number	<Nb>		[0..1]		72
	RelatedDate	<RltdDt>		[0..1]		72

## 5.24.2 Description

*XML Tag:* Desc

*Presence:* [0..1]

*Definition:* Description associated with the document line.

*Datatype:* ["Max35Text" on page 224](#)

### Usage Guideline details

- on [pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/LineDetails/Description](#)

Type changed to: [Max35Text on page 224](#)







## 5.24.3 Amount

*XML Tag:* Amt

*Presence:* [0..1]

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

The **Amt** block contains the following elements (see datatype ["RemittanceAmount3" on page 152](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		153
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		153
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		153
	TaxAmount	<TaxAmt>		[0..*]		154
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		154
	RemittedAmount	<RmtdAmt>		[0..1]		154

## 5.25 DocumentLineType1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		74
	Issuer	<Issr>		[0..1]		74

Used in element(s)

"Type" on page 71

## 5.25.1 CodeOrProprietary

*XML Tag:* CdOrPrtry

*Presence:* [1..1]

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

The **CdOrPrtry** block contains the following elements (see datatype "[DocumentLineType1Choice](#)" on page 74 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		75
	Proprietary	<Prtry>	Or}	[1..1]		75

## 5.25.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

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

*Datatype:* "[Max35Text](#)" on page 224

## 5.26 DocumentLineType1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		75
	Proprietary	<Prtry>	Or}	[1..1]		75

**Used in element(s)**

["CodeOrProprietary" on page 74](#)

## 5.26.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalDocumentLineType1Code" on page 210](#)

## 5.26.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.27 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
	Code	<Cd>	{Or	[1..1]		75
	Proprietary	<Prtry>	Or}	[1..1]		75

**Used in element(s)**

["SchemeName" on page 103](#)

### 5.27.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalFinancialInstitutionIdentification1Code" on page 210](#)

### 5.27.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.28 FinancialInstitutionIdentification18

*Definition:* Specifies the details to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BICFI	<BICFI>		[0..1]	<span style="color: red;">⊘</span>	76
	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]	<span style="color: blue;">M</span>	76
	LEI	<LEI>		[0..1]	<span style="color: red;">⊘</span>	77
	Name	<Nm>		[0..1]	<span style="color: red;">⊘</span>	77
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: red;">⊘</span> <span style="color: red;">⚠</span>	78
	Other	<Othr>		[0..1]	<span style="color: red;">⊘</span>	96

### Used in element(s)

"FinancialInstitutionIdentification" on page 18

### 5.28.1 BICFI

*XML Tag:* BICFI

*Presence:* [0..1]

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

*Datatype:* "BICFIDec2014Identifier" on page 197

### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/BICFI) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/BICFI) is removed.

### 5.28.2 ClearingSystemMemberIdentification



*XML Tag:* ClrSysMmbld

*Presence:* [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "ClearingSystemMemberIdentification2" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	<ClrSysId>		[0..1]		30
	MemberIdentification	<Mmbld>		[1..1]		30

**Usage Guideline details**

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

### 5.28.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 221

**Usage Guideline details**

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

### 5.28.4 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 222

**Usage Guideline details**

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

## 5.28.5 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	<span style="color: red;">⊘</span>	137
	Department	<Dept>		[0..1]		138
	SubDepartment	<SubDept>		[0..1]		139
	StreetName	<StrtNm>		[0..1]		139
	BuildingNumber	<BldgNb>		[0..1]		139
	BuildingName	<BldgNm>		[0..1]		139
	Floor	<Flr>		[0..1]		139
	PostBox	<PstBx>		[0..1]		139
	Room	<Room>		[0..1]		140
	PostCode	<PstCd>		[0..1]		140
	TownName	<TwnNm>		[0..1]		140
	TownLocationName	<TwnLctnNm>		[0..1]		141
	DistrictName	<DstrctNm>		[0..1]		141
	CountrySubDivision	<CtrySubDvsn>		[0..1]		141
	Country	<Ctry>		[0..1]		141
	AddressLine	<AdrLine>		[0..7]	R[0..3] R[0..3] R[0..3] R[0..3]	142

### Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructedAgent/FinancialInstitutionIdentification/PostalAddress) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InstructingAgent/FinancialInstitutionIdentification/PostalAddress) is removed.
- on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress
  - RTR\_Duplication\_PostalAddress\_TextualRule:

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.

- **on pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.

- **on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.

- **on pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Unstructured\_FormalRule :**

If PostalAddress is present and if no other element than AddressLine is present then every occurrence of AddressLine must not exceed 35 characters.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress], if

at least one occurrence of the following element(s) [PostalAddress] is (are) present

and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present

and the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and

[PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] is (are) absent  
 , then  
 every occurrence of [PostalAddress/AddressLine] must have a maximum length of '35' character(s)

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Structured\_FormalRule:**

If PostalAddress is used, and if AddressLine is absent, then TownName and Country must be present.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress], if  
 the following element(s) [PostalAddress/AddressLine] is (are) absent  
 , then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Hybrid\_FormalRule:**

If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress and maximum of two occurrences of AddressLine are allowed.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 , then  
 for each [PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress/Department] is (are) present  
 then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present  
 and there must be maximum '2' occurrences of [PostalAddress/AddressLine]  
 and for each [PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress/SubDepartment] is (are) present  
 then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present  
 and there must be maximum '2' occurrences of [PostalAddress/AddressLine]  
 and for each [PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress/StreetName] is (are) present  
 then

```

    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAd-
dress/BuildingNumber] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAd-
dress/BuildingName] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAd-
dress/Floor] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Post-
Box] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Room]
is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Post-
Code] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Town-
LocationName] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present

```

```

    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
        at least one occurrence of the following element(s) [PostalAddress/DistrictName] is (are) present
    then
        at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present
        and there must be maximum '2' occurrences of [PostalAddress/AddressLine]
        and for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAddress/CountrySubDivision] is (are) present
        then
            at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present
            and there must be maximum '2' occurrences of [PostalAddress/AddressLine]
        and for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAddress/Country] is (are) present
        then
            at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present
            and there must be maximum '2' occurrences of [PostalAddress/AddressLine]

```

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Structured\_FormalRule:**

If PostalAddress is used, and if AddressLine is absent, then TownName and Country must be present.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentifica-
tion/PostalAddress], if
    the following element(s) [PostalAddress/AddressLine] is (are) absent
, then
    at least one occurrence of the following element(s) [PostalAddress/TownName]
and [PostalAddress/Country] must be present

```

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Hybrid\_FormalRule:**

If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress and maximum of two occurrences of AddressLine are allowed.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentifica-
tion/PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress] is (are)
present
    and at least one occurrence of the following element(s) [PostalAddress/Ad-
dressLine] is (are) present
, then
    for each [PostalAddress], if

```

```

    at least one occurrence of the following element(s) [PostalAddress/De-
    partment] is (are) present
    then
        at least one occurrence of the following element(s) [PostalAddress/Town-
        Name] and [PostalAddress/Country] must be present
        and there must be maximum '2' occurrences of [PostalAddress/Ad-
        dressLine]
        and for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAddress/Sub-
            Department] is (are) present
            then
                at least one occurrence of the following element(s) [PostalAddress/Town-
                Name] and [PostalAddress/Country] must be present
                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                dressLine]
                and for each [PostalAddress], if
                    at least one occurrence of the following element(s) [PostalAd-
                    dress/StreetName] is (are) present
                    then
                        at least one occurrence of the following element(s) [PostalAddress/Town-
                        Name] and [PostalAddress/Country] must be present
                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                        dressLine]
                        and for each [PostalAddress], if
                            at least one occurrence of the following element(s) [PostalAd-
                            dress/BuildingNumber] is (are) present
                            then
                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                Name] and [PostalAddress/Country] must be present
                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                dressLine]
                                and for each [PostalAddress], if
                                    at least one occurrence of the following element(s) [PostalAd-
                                    dress/BuildingName] is (are) present
                                    then
                                        at least one occurrence of the following element(s) [PostalAddress/Town-
                                        Name] and [PostalAddress/Country] must be present
                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                        dressLine]
                                        and for each [PostalAddress], if
                                            at least one occurrence of the following element(s) [PostalAd-
                                            dress/Floor] is (are) present
                                            then
                                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                                Name] and [PostalAddress/Country] must be present
                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                dressLine]
                                                and for each [PostalAddress], if
                                                    at least one occurrence of the following element(s) [PostalAddress/Post-
                                                    Box] is (are) present
                                                    then
                                                        at least one occurrence of the following element(s) [PostalAddress/Town-
                                                        Name] and [PostalAddress/Country] must be present
                                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                        dressLine]
                                                        and for each [PostalAddress], if
                                                            at least one occurrence of the following element(s) [PostalAddress/Room]
                                                            is (are) present
                                                            then
                                                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                                                Name] and [PostalAddress/Country] must be present
                                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                                dressLine]
                                                                and for each [PostalAddress], if
                                                                    at least one occurrence of the following element(s) [PostalAddress/Post-
                                                                    Code] is (are) present
                                                                    then

```

```

    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Town-
LocationName] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Dis-
trictName] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Coun-
trySubDivision] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Coun-
try] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]

```

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Unstructured\_FormalRule:**

If PostalAddress is present and if no other element than AddressLine is present then every occurrence of AddressLine must not exceed 35 characters.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentifica-
tion/PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress] is (are)
present
    and at least one occurrence of the following element(s) [PostalAddress/Ad-
dressLine] is (are) present
    and the following element(s) [PostalAddress/Department] and [PostalAd-
dress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/Build-
ingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and
[PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode]

```

and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] is (are) absent  
 , then  
 every occurrence of [PostalAddress/AddressLine] must have a maximum length of '35' character(s)

- **on pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

– **RTR\_GracePeriod\_Structured\_FormalRule:**

If PostalAddress is used, and if AddressLine is absent, then TownName and Country must be present.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress], if  
 the following element(s) [PostalAddress/AddressLine] is (are) absent  
 , then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

– **RTR\_GracePeriod\_Unstructured\_FormalRule:**

If PostalAddress is present and if no other element than AddressLine is present then every occurrence of AddressLine must not exceed 35 characters.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 and the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] is (are) absent  
 , then  
 every occurrence of [PostalAddress/AddressLine] must have a maximum length of '35' character(s)

- **on pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**

– **RTR\_GracePeriod\_Hybrid\_FormalRule:**

If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress and maximum of two occurrences of AddressLine are allowed.

----

```
For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAd-
dress], if
    at least one occurrence of the following element(s) [PostalAddress] is (are)
    present
    and at least one occurrence of the following element(s) [PostalAddress/Ad-
    dressLine] is (are) present
    , then
        for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAddress/De-
            partment] is (are) present
            then
                at least one occurrence of the following element(s) [PostalAddress/Town-
                Name] and [PostalAddress/Country] must be present
                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                dressLine]
                and for each [PostalAddress], if
                    at least one occurrence of the following element(s) [PostalAddress/Sub-
                    Department] is (are) present
                    then
                        at least one occurrence of the following element(s) [PostalAddress/Town-
                        Name] and [PostalAddress/Country] must be present
                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                        dressLine]
                        and for each [PostalAddress], if
                            at least one occurrence of the following element(s) [PostalAd-
                            dress/StreetName] is (are) present
                            then
                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                Name] and [PostalAddress/Country] must be present
                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                dressLine]
                                and for each [PostalAddress], if
                                    at least one occurrence of the following element(s) [PostalAd-
                                    dress/BuildingNumber] is (are) present
                                    then
                                        at least one occurrence of the following element(s) [PostalAddress/Town-
                                        Name] and [PostalAddress/Country] must be present
                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                        dressLine]
                                        and for each [PostalAddress], if
                                            at least one occurrence of the following element(s) [PostalAd-
                                            dress/BuildingName] is (are) present
                                            then
                                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                                Name] and [PostalAddress/Country] must be present
                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                dressLine]
                                                and for each [PostalAddress], if
                                                    at least one occurrence of the following element(s) [PostalAd-
                                                    dress/Floor] is (are) present
                                                    then
                                                        at least one occurrence of the following element(s) [PostalAddress/Town-
                                                        Name] and [PostalAddress/Country] must be present
                                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                        dressLine]
                                                        and for each [PostalAddress], if
                                                            at least one occurrence of the following element(s) [PostalAddress/Post-
                                                            Box] is (are) present
                                                            then
                                                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                                                Name] and [PostalAddress/Country] must be present
                                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                                dressLine]
                                                                and for each [PostalAddress], if
                                                                    at least one occurrence of the following element(s) [PostalAddress/Room]
                                                                    is (are) present
```

```

    then
      at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
      and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
      and for each [PostalAddress], if
        at least one occurrence of the following element(s) [PostalAddress/Post-
Code] is (are) present
        then
          at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
          and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
          and for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] is (are) present
            then
              at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
              and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
              and for each [PostalAddress], if
                at least one occurrence of the following element(s) [PostalAddress/Town-
LocationName] is (are) present
                then
                  at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                  and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                  and for each [PostalAddress], if
                    at least one occurrence of the following element(s) [PostalAddress/Dis-
trictName] is (are) present
                    then
                      at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                      and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                      and for each [PostalAddress], if
                        at least one occurrence of the following element(s) [PostalAddress/Coun-
trySubDivision] is (are) present
                        then
                          at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                          and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                          and for each [PostalAddress], if
                            at least one occurrence of the following element(s) [PostalAddress/Coun-
try] is (are) present
                            then
                              at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                              and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]

```

- on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress

– RTR\_GracePeriod\_Structured\_FormalRule:

If PostalAddress is used, and if AddressLine is absent, then TownName and Country must be present.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress], if  
 the following element(s) [PostalAddress/AddressLine] is (are) absent  
 , then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress**

– **RTR\_GracePeriod\_Unstructured\_FormalRule:**

If PostalAddress is present and if no other element than AddressLine is present then every occurrence of AddressLine must not exceed 35 characters.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 and the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] is (are) absent  
 , then  
 every occurrence of [PostalAddress/AddressLine] must have a maximum length of '35' character(s)

- **on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress**

– **RTR\_GracePeriod\_Hybrid\_FormalRule:**

If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress and maximum of two occurrences of AddressLine are allowed.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 , then  
 for each [PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress/Department] is (are) present  
 then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present  
 and there must be maximum '2' occurrences of [PostalAddress/AddressLine]  
 and for each [PostalAddress], if

```
    at least one occurrence of the following element(s) [PostalAddress/Sub-
Department] is (are) present
    then
        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
        and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
        and for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAd-
dress/StreetName] is (are) present
            then
                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                and for each [PostalAddress], if
                    at least one occurrence of the following element(s) [PostalAd-
dress/BuildingNumber] is (are) present
                    then
                        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                        and for each [PostalAddress], if
                            at least one occurrence of the following element(s) [PostalAd-
dress/BuildingName] is (are) present
                            then
                                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                and for each [PostalAddress], if
                                    at least one occurrence of the following element(s) [PostalAd-
dress/Floor] is (are) present
                                    then
                                        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                        and for each [PostalAddress], if
                                            at least one occurrence of the following element(s) [PostalAddress/Post-
Box] is (are) present
                                            then
                                                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                                and for each [PostalAddress], if
                                                    at least one occurrence of the following element(s) [PostalAddress/Room]
is (are) present
                                                    then
                                                        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                                        and for each [PostalAddress], if
                                                            at least one occurrence of the following element(s) [PostalAddress/Post-
Code] is (are) present
                                                            then
                                                                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                                                and for each [PostalAddress], if
                                                                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] is (are) present
                                                                    then
```

```

    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Town-
LocationName] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Dis-
trictName] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Coun-
trySubDivision] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Coun-
try] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]

```

- **on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Hybrid\_FormalRule:**

If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress and maximum of two occurrences of AddressLine are allowed.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Postal-
Address], if
    at least one occurrence of the following element(s) [PostalAddress] is (are)
present
    and at least one occurrence of the following element(s) [PostalAddress/Ad-
dressLine] is (are) present
    , then
    for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/De-
partment] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if

```

```

    at least one occurrence of the following element(s) [PostalAddress/Sub-
    Department] is (are) present
    then
        at least one occurrence of the following element(s) [PostalAddress/Town-
        Name] and [PostalAddress/Country] must be present
        and there must be maximum '2' occurrences of [PostalAddress/Ad-
        dressLine]
        and for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAd-
            dress/StreetName] is (are) present
            then
                at least one occurrence of the following element(s) [PostalAddress/Town-
                Name] and [PostalAddress/Country] must be present
                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                dressLine]
                and for each [PostalAddress], if
                    at least one occurrence of the following element(s) [PostalAd-
                    dress/BuildingNumber] is (are) present
                    then
                        at least one occurrence of the following element(s) [PostalAddress/Town-
                        Name] and [PostalAddress/Country] must be present
                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                        dressLine]
                        and for each [PostalAddress], if
                            at least one occurrence of the following element(s) [PostalAd-
                            dress/BuildingName] is (are) present
                            then
                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                Name] and [PostalAddress/Country] must be present
                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                dressLine]
                                and for each [PostalAddress], if
                                    at least one occurrence of the following element(s) [PostalAd-
                                    dress/Floor] is (are) present
                                    then
                                        at least one occurrence of the following element(s) [PostalAddress/Town-
                                        Name] and [PostalAddress/Country] must be present
                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                        dressLine]
                                        and for each [PostalAddress], if
                                            at least one occurrence of the following element(s) [PostalAddress/Post-
                                            Box] is (are) present
                                            then
                                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                                Name] and [PostalAddress/Country] must be present
                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                dressLine]
                                                and for each [PostalAddress], if
                                                    at least one occurrence of the following element(s) [PostalAddress/Room]
                                                    is (are) present
                                                    then
                                                        at least one occurrence of the following element(s) [PostalAddress/Town-
                                                        Name] and [PostalAddress/Country] must be present
                                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                        dressLine]
                                                        and for each [PostalAddress], if
                                                            at least one occurrence of the following element(s) [PostalAddress/Post-
                                                            Code] is (are) present
                                                            then
                                                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                                                Name] and [PostalAddress/Country] must be present
                                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                                dressLine]
                                                                and for each [PostalAddress], if
                                                                    at least one occurrence of the following element(s) [PostalAddress/Town-
                                                                    Name] is (are) present
                                                                    then

```

```

    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Town-
LocationName] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Dis-
trictName] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Coun-
trySubDivision] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress/Coun-
try] is (are) present
    then
    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]

```

- **on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Structured\_FormalRule:**

If PostalAddress is used, and if AddressLine is absent, then TownName and Country must be present.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Postal-
Address], if
    the following element(s) [PostalAddress/AddressLine] is (are) absent
, then
    at least one occurrence of the following element(s) [PostalAddress/TownName]
and [PostalAddress/Country] must be present

```

- **on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Unstructured\_FormalRule:**

If PostalAddress is present and if no other element than AddressLine is present then every occurrence of AddressLine must not exceed 35 characters.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 and the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] is (are) absent  
 , then  
 every occurrence of [PostalAddress/AddressLine] must have a maximum length of '35' character(s)

- **on pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Structured\_FormalRule:**

If PostalAddress is used, and if AddressLine is absent, then TownName and Country must be present.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress], if  
 the following element(s) [PostalAddress/AddressLine] is (are) absent  
 , then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress**

- **RTR\_GracePeriod\_Unstructured\_FormalRule:**

If PostalAddress is present and if no other element than AddressLine is present then every occurrence of AddressLine must not exceed 35 characters.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 and the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] is (are) absent  
 , then  
 every occurrence of [PostalAddress/AddressLine] must have a maximum length of '35' character(s)

- on pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress

- RTR\_GracePeriod\_Hybrid\_FormalRule:

If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress and maximum of two occurrences of AddressLine are allowed.

----

```

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-
TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentifica-
tion/PostalAddress], if
    at least one occurrence of the following element(s) [PostalAddress] is (are)
    present
    and at least one occurrence of the following element(s) [PostalAddress/Ad-
    dressLine] is (are) present
    , then
        for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAddress/De-
            partment] is (are) present
            then
                at least one occurrence of the following element(s) [PostalAddress/Town-
                Name] and [PostalAddress/Country] must be present
                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                dressLine]
                and for each [PostalAddress], if
                    at least one occurrence of the following element(s) [PostalAddress/Sub-
                    Department] is (are) present
                    then
                        at least one occurrence of the following element(s) [PostalAddress/Town-
                        Name] and [PostalAddress/Country] must be present
                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                        dressLine]
                        and for each [PostalAddress], if
                            at least one occurrence of the following element(s) [PostalAd-
                            dress/StreetName] is (are) present
                            then
                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                Name] and [PostalAddress/Country] must be present
                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                dressLine]
                                and for each [PostalAddress], if
                                    at least one occurrence of the following element(s) [PostalAd-
                                    dress/BuildingNumber] is (are) present
                                    then
                                        at least one occurrence of the following element(s) [PostalAddress/Town-
                                        Name] and [PostalAddress/Country] must be present
                                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                        dressLine]
                                        and for each [PostalAddress], if
                                            at least one occurrence of the following element(s) [PostalAd-
                                            dress/BuildingName] is (are) present
                                            then
                                                at least one occurrence of the following element(s) [PostalAddress/Town-
                                                Name] and [PostalAddress/Country] must be present
                                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
                                                dressLine]
                                                and for each [PostalAddress], if
                                                    at least one occurrence of the following element(s) [PostalAd-
                                                    dress/Floor] is (are) present
                                                    then
                                                        at least one occurrence of the following element(s) [PostalAddress/Town-
                                                        Name] and [PostalAddress/Country] must be present

```

```
    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
        at least one occurrence of the following element(s) [PostalAddress/Post-
Box] is (are) present
        then
            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
            and for each [PostalAddress], if
                at least one occurrence of the following element(s) [PostalAddress/Room]
is (are) present
                then
                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                    and for each [PostalAddress], if
                        at least one occurrence of the following element(s) [PostalAddress/Post-
Code] is (are) present
                        then
                            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                            and for each [PostalAddress], if
                                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] is (are) present
                                then
                                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                    and for each [PostalAddress], if
                                        at least one occurrence of the following element(s) [PostalAddress/Town-
LocationName] is (are) present
                                        then
                                            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                            and for each [PostalAddress], if
                                                at least one occurrence of the following element(s) [PostalAddress/Dis-
trictName] is (are) present
                                                then
                                                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                                    and for each [PostalAddress], if
                                                        at least one occurrence of the following element(s) [PostalAddress/Coun-
trySubDivision] is (are) present
                                                        then
                                                            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                                            and for each [PostalAddress], if
                                                                at least one occurrence of the following element(s) [PostalAddress/Coun-
try] is (are) present
                                                                then
                                                                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
```

## 5.28.6 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 102 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		103
	SchemeName	<SchmeNm>		[0..1]		103
	Issuer	<Issr>		[0..1]		103

### Usage Guideline details

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

## 5.29 Garnishment3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		97
	Garnishee	<Grnshee>		[0..1]		97
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		98
	ReferenceNumber	<RefNb>		[0..1]		98

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Date	<Dt>		[0..1]		98
	RemittedAmount	<RmtdAmt>		[0..1]		98
	FamilyMedicalInsuranceIndicator	<FmlyMdcllnsrncInd>		[0..1]		99
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		99

**Used in element(s)**

"GarnishmentRemittance" on page 173

## 5.29.1 Type

XML Tag: Tp

Presence: [1..1]

Definition: Specifies the type of garnishment.

The **Tp** block contains the following elements (see datatype "GarnishmentType1" on page 99 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		99
	Issuer	<Issr>		[0..1]		100

## 5.29.2 Garnishee

XML Tag: Grnshee


Presence: [0..1]

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

The **Grnshee** block contains the following elements (see datatype "PartyIdentification135" on page 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		119
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: orange;">⚠</span>	120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]	<span style="color: orange;">⚠</span>	127

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ContactDetails	<CtctDtls>		[0..1]		128







### 5.29.3 GarnishmentAdministrator




XML Tag: GrnshmtAdmstr

Presence: [0..1]

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

The **GrnshmtAdmstr** block contains the following elements (see datatype "[PartyIdentification135](#)" on page 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		119
	PostalAddress	<PstlAdr>		[0..1]		120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]		127
	ContactDetails	<CtctDtls>		[0..1]		128

### 5.29.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on page 222

### 5.29.5 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "[ISODate](#)" on page 218

### 5.29.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

## 5.29.7 FamilyMedicalInsuranceIndicator

XML Tag: FmlyMdclInsrncInd

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: ["TrueFalseIndicator" on page 235](#)

## 5.29.8 EmployeeTerminationIndicator

XML Tag: MplyeeTermntnInd

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

Datatype: ["TrueFalseIndicator" on page 235](#)

## 5.30 GarnishmentType1

Definition: Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		99
	Issuer	<Issr>		[0..1]		100

Used in element(s)

["Type" on page 97](#)

### 5.30.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Provides the type details of the garnishment.

The **CdOrPrtry** block contains the following elements (see datatype ["GarnishmentType1Choice" on page 100](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		100
	Proprietary	<Prtry>	Or}	[1..1]		100

## 5.30.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.31 GarnishmentType1Choice

*Definition:* Specifies the type of garnishment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		100
	Proprietary	<Prtry>	Or}	[1..1]		100

**Used in element(s)**

["CodeOrProprietary" on page 99](#)

### 5.31.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS Garnishment from a third party payer for Child Support

GNDP Garnishment from a Direct Payer for Child Support

GTPP Garnishment from a third party payer to taxing agency.

*Datatype:* ["ExternalGarnishmentType1Code" on page 211](#)

### 5.31.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.32 GenericAccountIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]	<span style="color: orange;">⚠</span>	101
	SchemeName	<SchmeNm>		[0..1]		102
	Issuer	<Issr>		[0..1]		102

**Used in element(s)**

["Other" on page 15](#)

## 5.32.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* ["Max34Text" on page 223](#)

**Usage Guideline details**

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

**Comment:**

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

Validation reference: SCT\_B8

Validation: Invalid Transit Code

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

Validation:

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

Then

Routing resolution successful

Else

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

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

**Comment:**

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

## 5.32.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[AccountSchemeName1Choice](#)" on page 16 for details)

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

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

## 5.32.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 224

## 5.33 GenericFinancialIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		103
	SchemeName	<SchmeNm>		[0..1]		103
	Issuer	<Issr>		[0..1]		103

Used in element(s)

["Other"](#) on page 96

### 5.33.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: ["Max35Text" on page 224](#)

### 5.33.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype ["FinancialIdentificationScheme-Name1Choice" on page 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
	Code	<Cd>	{Or	[1..1]		75
	Proprietary	<Prtry>	Or}	[1..1]		75

### 5.33.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 224](#)

## 5.34 GenericIdentification30

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		104
	Issuer	<Issr>		[1..1]		104
	SchemeName	<SchmeNm>		[0..1]		104

Used in element(s)

["Proprietary" on page 17](#)

## 5.34.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

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

*Datatype:* ["Exact4AlphaNumericText" on page 205](#)

## 5.34.2 Issuer

*XML Tag:* Issr

*Presence:* [1..1]

*Definition:* Entity that assigns the identification.

*Datatype:* ["Max35Text" on page 224](#)

## 5.34.3 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Short textual description of the scheme.

*Datatype:* ["Max35Text" on page 224](#)

## 5.35 GenericOrganisationIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		104
	SchemeName	<SchmeNm>		[0..1]		104
	Issuer	<Issr>		[0..1]		105

**Used in element(s)**

["Other" on page 115](#)

## 5.35.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* ["Max35Text" on page 224](#)

## 5.35.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[OrganisationIdentificationSchemeName1Choice](#)" on page 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
	Code	<Cd>	{Or	[1..1]		117
	Proprietary	<Prtry>	Or}	[1..1]		117

### 5.35.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 224

## 5.36 GenericPersonIdentification1

Definition: Information related to an identification of a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		105
	SchemeName	<SchmeNm>		[0..1]		105
	Issuer	<Issr>		[0..1]		106

Used in element(s)

["Other"](#) on page 135

### 5.36.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "[Max35Text](#)" on page 224







### 5.36.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[PersonIdentificationScheme-Name1Choice](#)" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		136
	Proprietary	<Prtry>	Or}	[1..1]		136

### 5.36.3 Issuer

XML Tag: Issr







Presence: [0..1]










Definition: Entity that assigns the identification.

Datatype: "[Max35Text](#)" on page 224

## 5.37 GroupHeader93\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	<MsgId>		[1..1]		107
	CreationDateTime	<CreDtTm>		[1..1]		107
	BatchBooking	<BtchBookg>		[0..1]		107
	NumberOfTransactions	<NbOfTxs>		[1..1]		108
	ControlSum	<CtrlSum>		[0..1]		108
	TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>		[0..1]		108
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		108
	SettlementInformation	<SttlmInf>		[1..1]		109
	PaymentTypeInformation	<PmtPlnf>		[0..1]		109
	InstructingAgent	<InstgAgt>		[0..1]		110
	InstructedAgent	<InstdAgt>		[0..1]		110

**Rules****R26 TotalInterbankSettlementAmountAndDateRule ✓**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

Error handling:

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

**Used in element(s)**

"GroupHeader" on page 11

**5.37.1 MessageIdentification**

*XML Tag:* MsgId

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 224

**5.37.2 CreationDateTime**

*XML Tag:* CreDtTm

*Presence:* [1..1]

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

*Datatype:* "ISONormalisedDateTime" on page 219

**Usage Guideline details**

- **on pacs.008.001.08/GroupHeader/CreationDateTime**  
Type changed to: ISONormalisedDateTime on page 219

**5.37.3 BatchBooking**

*XML Tag:* BtchBookg

*Presence:* [0..1]

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

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

*Datatype:* "BatchBookingIndicator" on page 198

**Usage Guideline details**

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

## 5.37.4 NumberOfTransactions

*XML Tag:* NbOfTxS

*Presence:* [1..1]

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

*Datatype:* ["Max15NumericText" on page 222](#)

**Usage Guideline details**

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

## 5.37.5 ControlSum

*XML Tag:* CtrlSum

*Presence:* [0..1]

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

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

**Usage Guideline details**

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

## 5.37.6 TotalInterbankSettlementAmount

*XML Tag:* TtlIntrBkSttlmAmt

*Presence:* [0..1]

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

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

**Usage Guideline details**

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

## 5.37.7 InterbankSettlementDate

*XML Tag:* IntrBkSttlmDt

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 218

**Usage Guideline details**

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

## 5.37.8 SettlementInformation

*XML Tag:* SttlmInf

*Presence:* [1..1]

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

The **SttlmInf** block contains the following elements (see datatype "SettlementInstruction7" on page 159 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		162
	SettlementAccount	<SttlmAcct>		[0..1]	⊘	162
	ClearingSystem	<ClrSys>		[0..1]	M	163
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	⊘	163
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	⊘	164
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	⊘	165
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	⊘	165
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	⊘	166
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	⊘	166

## 5.37.9 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 "PaymentTypeInfoInformation28" on page 131 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]		132
	ClearingChannel	<ClrChanl>		[0..1]		132
	ServiceLevel	<SvcLvl>		[0..*]		132
	LocalInstrument	<LclInstrm>		[0..1]		133
	CategoryPurpose	<CtgyPurp>		[0..1]		133

## Usage Guideline details

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

## 5.37.10 InstructingAgent

XML Tag: InstgAgt

Presence: [0..1]

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

The **InstgAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

## Usage Guideline details

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

## 5.37.11 InstructedAgent

XML Tag: InstdAgt

Presence: [0..1]

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

The **InstdAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

Usage Guideline details

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

## 5.38 InstructionForCreditorAgent1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		111
	InstructionInformation	<InstrInf>		[0..1]		111

Used in element(s)

"[InstructionForCreditorAgent](#)" on page 60

### 5.38.1 Code

*XML Tag:* Cd

*Presence:* [0..1]

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

*Datatype:* "[Instruction3Code](#)" on page 219

### 5.38.2 InstructionInformation

*XML Tag:* InstrInf

*Presence:* [0..1]

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

*Datatype:* "[Max140Text](#)" on page 222

## 5.39 InstructionForNextAgent1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>		[0..1]		112
	InstructionInformation	<InstrInf>		[0..1]		112

#### Used in element(s)

["InstructionForNextAgent" on page 61](#)

## 5.39.1 Code

*XML Tag:* Cd

*Presence:* [0..1]

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

*Datatype:* ["Instruction4Code" on page 220](#)

## 5.39.2 InstructionInformation

*XML Tag:* InstrInf

*Presence:* [0..1]

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

*Datatype:* ["Max140Text" on page 222](#)

## 5.40 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
	Code	<Cd>	{Or	[1..1]	🚫	113
	Proprietary	<Prtry>	Or}	[1..1]	⚠	113

#### Used in element(s)

["LocalInstrument" on page 133](#)

## 5.40.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalLocalInstrument1Code" on page 212](#)

### Usage Guideline details

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

## 5.40.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

### Usage Guideline details

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

#### Comment:

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

Validation reference: SCT\_B6

Validation: CS ID is valid and associated to Instructing Agent

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

#### Validation:

Check against RTR Exchange Participant Registry for the given pacs.008 {Instructing Agent ID} if the CS ID, pacs.008 {Local Instrument > Proprietary value}, is registered

#### Then:

Payment processes successfully

#### Else:

Payment fails

## 5.41 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
	Name	<Nm>		[1..1]		114
	Address	<Adr>		[1..1]		114

**Used in element(s)**

["PostalAddress" on page 158](#)

## 5.41.1 Name

*XML Tag:* Nm

*Presence:* [1..1]

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

*Datatype:* "Max140Text" on page 222

## 5.41.2 Address

*XML Tag:* Adr

*Presence:* [1..1]

*Definition:* Postal address of a party.

The **Adr** block contains the following elements (see datatype "[PostalAddress24](#)" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	<span style="color: red;">⊘</span>	137
	Department	<Dept>		[0..1]		138
	SubDepartment	<SubDept>		[0..1]		139
	StreetName	<StrtNm>		[0..1]		139
	BuildingNumber	<BldgNb>		[0..1]		139
	BuildingName	<BldgNm>		[0..1]		139
	Floor	<Flr>		[0..1]		139
	PostBox	<PstBx>		[0..1]		139
	Room	<Room>		[0..1]		140
	PostCode	<PstCd>		[0..1]		140
	TownName	<TwnNm>		[0..1]		140
	TownLocationName	<TwnLctnNm>		[0..1]		141
	DistrictName	<DstrctNm>		[0..1]		141

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CountrySubDivision	<CtrySubDvsn>		[0..1]		141
	Country	<Ctry>		[0..1]		141
	AddressLine	<AdrLine>		[0..7]	R[0..3]	142

## 5.42 OrganisationIdentification29

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		115
	LEI	<LEI>		[0..1]		115
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	115

**Used in element(s)**

["OrganisationIdentification" on page 118](#)

### 5.42.1 AnyBIC

*XML Tag:* AnyBIC

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Datatype:* ["AnyBICDec2014Identifier" on page 196](#)

### 5.42.2 LEI

*XML Tag:* LEI

*Presence:* [0..1]

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

*Datatype:* ["LEIIdentifier" on page 221](#)

### 5.42.3 Other

*XML Tag:* Othr

*Presence:* [0..\*]

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

The **Othr** block contains the following elements (see datatype ["GenericOrganisationIdentification1" on page 104](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		104
	SchemeName	<SchmeNm>		[0..1]		104
	Issuer	<Issr>		[0..1]		105

#### Usage Guideline details

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

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

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

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

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

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

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

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

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

*This element has change repeatability, the maximum occurrence has been changed to : 2*

## 5.43 OrganisationIdentificationSchemeName1Choice

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

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

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

Used in element(s)

["SchemeName" on page 104](#)

### 5.43.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalOrganisationIdentification1Code" on page 213](#)

### 5.43.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.44 OtherContact1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ChannelType	<ChanITp>		[1..1]		117
	Identification	<Id>		[0..1]		118

Used in element(s)

["Other" on page 37](#)

### 5.44.1 ChannelType

*XML Tag:* ChanITp

*Presence:* [1..1]

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

*Datatype:* ["Max4Text" on page 224](#)

## 5.44.2 Identification

*XML Tag:* Id

*Presence:* [0..1]

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

*Datatype:* ["Max128Text" on page 222](#)

## 5.45 Party38Choice

*Definition:* Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		118
	PrivateIdentification	<PrvtId>	Or}	[1..1]		118

Used in element(s)

["Identification" on page 127](#)

### 5.45.1 OrganisationIdentification

*XML Tag:* OrgId

*Presence:* [1..1]

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

The **OrgId** block contains the following elements (see datatype ["OrganisationIdentification29" on page 115](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AnyBIC	<AnyBIC>		[0..1]		115
	LEI	<LEI>		[0..1]		115
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	115

### 5.45.2 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 134 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		134
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	135

## 5.46 PartyIdentification135

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]	<span style="color: blue;">M</span>	119
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: orange;">⚠</span>	120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]	<span style="color: orange;">⚠</span>	127
	ContactDetails	<CtctDtls>		[0..1]	<span style="color: red;">⊘</span>	128

### Used in element(s)

["Creditor"](#) on page 59, ["Debtor"](#) on page 56, ["Garnishee"](#) on page 97, ["GarnishmentAdministrator"](#) on page 98, ["InitiatingParty"](#) on page 56, ["Invoicee"](#) on page 172, ["Invoicer"](#) on page 171, ["UltimateCreditor"](#) on page 60, ["UltimateDebtor"](#) on page 55

### 5.46.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: ["Max140Text"](#) on page 222

#### Usage Guideline details

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

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

- on **pacS.008.001.08/CreditTransferTransactionInformation/Creditor/Name**

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

- on **pacS.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/Name**

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

- on **pacS.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/Name**

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

## 5.46.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 136 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	<span style="color: red;">⊘</span>	137
	Department	<Dept>		[0..1]		138
	SubDepartment	<SubDept>		[0..1]		139
	StreetName	<StrtNm>		[0..1]		139
	BuildingNumber	<BldgNb>		[0..1]		139
	BuildingName	<BldgNm>		[0..1]		139
	Floor	<Flr>		[0..1]		139
	PostBox	<PstBx>		[0..1]		139
	Room	<Room>		[0..1]		140
	PostCode	<PstCd>		[0..1]		140
	TownName	<TwnNm>		[0..1]	<span style="color: blue;">M</span>	140
	TownLocationName	<TwnLctnNm>		[0..1]		141
	DistrictName	<DstrctNm>		[0..1]		141
	CountrySubDivision	<CtrySubDvsn>		[0..1]		141
	Country	<Ctry>		[0..1]	<span style="color: blue;">M</span>	141
	AddressLine	<AdrLine>		[0..7]	R[0..2] R[0..2] R[0..2] R[0..2]	142

## Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress**
  - **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress**
  - **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress**
  - **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.
- **on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress**
  - **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress**
  - **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.
- **on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress**
  - **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.
- **on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress**
  - **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.
- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress**
  - **RTR\_Duplication\_PostalAddress\_TextualRule:**

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress

- RTR\_Duplication\_PostalAddress\_TextualRule:

Data present in structured elements within the PostalAddress must not, under any circumstances, be repeated in AddressLine.

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress

- RTR\_GracePeriod\_Unstructured\_FormalRule:

If PostalAddress is present and if no other element than AddressLine is present then every occurrence of AddressLine must not exceed 35 characters.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/Creditor/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 and the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] is (are) absent  
 , then  
 every occurrence of [PostalAddress/AddressLine] must have a maximum length of '35' character(s)

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress

- RTR\_GracePeriod\_Hybrid\_FormalRule:

If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress and maximum of two occurrences of AddressLine are allowed.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/Creditor/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 , then  
 for each [PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress/Department] is (are) present  
 then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present  
 and there must be maximum '2' occurrences of [PostalAddress/AddressLine]  
 and for each [PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress/SubDepartment] is (are) present  
 then  
 at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

```

    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
    and for each [PostalAddress], if
        at least one occurrence of the following element(s) [PostalAd-
dress/StreetName] is (are) present
        then
            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
            and for each [PostalAddress], if
                at least one occurrence of the following element(s) [PostalAd-
dress/BuildingNumber] is (are) present
                then
                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                    and for each [PostalAddress], if
                        at least one occurrence of the following element(s) [PostalAd-
dress/BuildingName] is (are) present
                        then
                            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                            and for each [PostalAddress], if
                                at least one occurrence of the following element(s) [PostalAd-
dress/Floor] is (are) present
                                then
                                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                    and for each [PostalAddress], if
                                        at least one occurrence of the following element(s) [PostalAddress/Post-
Box] is (are) present
                                        then
                                            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                            and for each [PostalAddress], if
                                                at least one occurrence of the following element(s) [PostalAddress/Room]
is (are) present
                                                then
                                                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                                    and for each [PostalAddress], if
                                                        at least one occurrence of the following element(s) [PostalAddress/Post-
Code] is (are) present
                                                        then
                                                            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                                            and for each [PostalAddress], if
                                                                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] is (are) present
                                                                then
                                                                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                                                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                                                    and for each [PostalAddress], if

```

```

    at least one occurrence of the following element(s) [PostalAddress/Town-
LocationName] is (are) present
    then
        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
        and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
        and for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAddress/Dis-
trictName] is (are) present
            then
                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                and for each [PostalAddress], if
                    at least one occurrence of the following element(s) [PostalAddress/Coun-
trySubDivision] is (are) present
                    then
                        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                        and for each [PostalAddress], if
                            at least one occurrence of the following element(s) [PostalAddress/Coun-
try] is (are) present
                            then
                                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]

```

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

- **RTR\_GracePeriod\_Structured\_FormalRule:**

If PostalAddress is used, and if AddressLine is absent, then TownName and Country must be present.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/Creditor/PostalAddress], if the following element(s) [PostalAddress/AddressLine] is (are) absent, then at least one occurrence of the following element(s) [PostalAddress/TownName] and [PostalAddress/Country] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress**

- **RTR\_GracePeriod\_Hybrid\_FormalRule:**

If AddressLine is present and any other PostalAddress element(s) are present, then TownName and Country are mandatory in PostalAddress and maximum of two occurrences of AddressLine are allowed.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/Debtor/PostalAddress], if at least one occurrence of the following element(s) [PostalAddress] is (are) present and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present, then

```
    for each [PostalAddress], if
      at least one occurrence of the following element(s) [PostalAddress/De-
department] is (are) present
      then
        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
        and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
        and for each [PostalAddress], if
          at least one occurrence of the following element(s) [PostalAddress/Sub-
Department] is (are) present
          then
            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
            and for each [PostalAddress], if
              at least one occurrence of the following element(s) [PostalAd-
dress/StreetName] is (are) present
              then
                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                and for each [PostalAddress], if
                  at least one occurrence of the following element(s) [PostalAd-
dress/BuildingNumber] is (are) present
                  then
                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                    and for each [PostalAddress], if
                      at least one occurrence of the following element(s) [PostalAd-
dress/BuildingName] is (are) present
                      then
                        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                        and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                        and for each [PostalAddress], if
                          at least one occurrence of the following element(s) [PostalAd-
dress/Floor] is (are) present
                          then
                            at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                            and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                            and for each [PostalAddress], if
                              at least one occurrence of the following element(s) [PostalAddress/Post-
Box] is (are) present
                              then
                                at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                and for each [PostalAddress], if
                                  at least one occurrence of the following element(s) [PostalAddress/Room]
is (are) present
                                  then
                                    at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                                    and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                                    and for each [PostalAddress], if
                                      at least one occurrence of the following element(s) [PostalAddress/Post-
Code] is (are) present
```

```

    then
      at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
      and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
      and for each [PostalAddress], if
        at least one occurrence of the following element(s) [PostalAddress/Town-
Name] is (are) present
        then
          at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
          and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
          and for each [PostalAddress], if
            at least one occurrence of the following element(s) [PostalAddress/Town-
LocationName] is (are) present
            then
              at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
              and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
              and for each [PostalAddress], if
                at least one occurrence of the following element(s) [PostalAddress/Dis-
trictName] is (are) present
                then
                  at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                  and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                  and for each [PostalAddress], if
                    at least one occurrence of the following element(s) [PostalAddress/Coun-
trySubDivision] is (are) present
                    then
                      at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                      and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]
                      and for each [PostalAddress], if
                        at least one occurrence of the following element(s) [PostalAddress/Coun-
try] is (are) present
                        then
                          at least one occurrence of the following element(s) [PostalAddress/Town-
Name] and [PostalAddress/Country] must be present
                          and there must be maximum '2' occurrences of [PostalAddress/Ad-
dressLine]

```

- **on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress**

- **RTR\_GracePeriod\_Structured\_FormalRule:**

If PostalAddress is used, and if AddressLine is absent, then TownName and Coun-try must be present.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/Debtor/PostalAddress], if  
the following element(s) [PostalAddress/AddressLine] is (are) absent  
, then  
at least one occurrence of the following element(s) [PostalAddress/TownName]  
and [PostalAddress/Country] must be present

- **on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress**

- **RTR\_GracePeriod\_Unstructured\_FormalRule:**

If PostalAddress is present and if no other element than AddressLine is present then every occurrence of AddressLine must not exceed 35 characters.

----

For each [Full Message/Document/FIToFICustomerCreditTransferV08/CreditTransfer-TransactionInformation/Debtor/PostalAddress], if  
 at least one occurrence of the following element(s) [PostalAddress] is (are) present  
 and at least one occurrence of the following element(s) [PostalAddress/AddressLine] is (are) present  
 and the following element(s) [PostalAddress/Department] and [PostalAddress/SubDepartment] and [PostalAddress/StreetName] and [PostalAddress/BuildingNumber] and [PostalAddress/BuildingName] and [PostalAddress/Floor] and [PostalAddress/PostBox] and [PostalAddress/Room] and [PostalAddress/PostCode] and [PostalAddress/TownName] and [PostalAddress/TownLocationName] and [PostalAddress/DistrictName] and [PostalAddress/CountrySubDivision] and [PostalAddress/Country] is (are) absent  
 , then  
 every occurrence of [PostalAddress/AddressLine] must have a maximum length of '35' character(s)

### 5.46.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The Id block contains the following elements (see datatype "Party38Choice" on page 118 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	<OrgId>	{Or	[1..1]		118
	PrivateIdentification	<PrvtId>	Or}	[1..1]		118

### 5.46.4 CountryOfResidence

XML Tag: CtryOfRes

Presence: [0..1]

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

Datatype: "CountryCode" on page 201

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/CountryOfResidence

**Comment:**

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

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

**Comment:**

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

- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/CountryOfResidence

**Comment:**

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

- on pacs.008.001.08/CreditTransferTransactionInformation/Creditor/CountryOfResidence

**Comment:**

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

- on pacs.008.001.08/CreditTransferTransactionInformation/Debtor/CountryOfResidence

**Comment:**

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

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

**Comment:**

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

- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/CountryOfResidence

**Comment:**

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

## 5.46.5 ContactDetails

XML Tag: 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 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
	NamePrefix	<NmPrfx>		[0..1]	🚫	33
	Name	<Nm>		[0..1]	🚫	33
	PhoneNumber	<PhneNb>		[0..1]	🚫	34

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	MobileNumber	<MobNb>		[0..1]		34
	FaxNumber	<FaxNb>		[0..1]	⊘	34
	EmailAddress	<EmailAdr>		[0..1]		35
	EmailPurpose	<EmailPurp>		[0..1]	⊘	35
	JobTitle	<JobTit>		[0..1]	⊘	35
	Responsibility	<Rspnsblty>		[0..1]	⊘	36
	Department	<Dept>		[0..1]	⊘	36
	Other	<Othr>		[0..*]	⊘ R[0..2]	37
	PreferredMethod	<PrefrdMtd>		[0..1]	⊘	37

**Usage Guideline details**

- This element(pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/Contact-Details) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/ContactDetails) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/ContactDetails) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/ContactDetails) is removed.

## 5.47 PaymentIdentification7

*Definition:* Provides further means of referencing a payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionIdentification	<InstrId>		[0..1]		130
	EndToEndIdentification	<EndToEndId>		[1..1]	⚠	130
	TransactionIdentification	<TxId>		[0..1]		131
	UETR	<UETR>		[0..1]	<b>M</b>	131
	ClearingSystemReference	<ClrSysRef>		[0..1]	⚠	131

**Rules**

**R16 TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Error handling:

- *Error severity*: Fatal
- *Error Code*: X00420
- *Error Text*: No transaction identification is present

**Used in element(s)**

"PaymentIdentification" on page 43

## 5.47.1 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 224

## 5.47.2 EndToEndIdentification

*XML Tag*: EndToEndId

*Presence*: [1..1]

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

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

*Usage*: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

*Datatype*: "Max35Text" on page 224

**Usage Guideline details**

- **on pacs.008.001.08/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification**

**Comment:**

It is recommended to populate this with 'NOTPROVIDED' if the Debtor does not provide an End To End Identification in their payment instruction.

### 5.47.3 TransactionIdentification

*XML Tag:* TxId

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

*Usage:* The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

*Usage:* The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

*Datatype:* ["Max35Text" on page 224](#)

### 5.47.4 UETR

*XML Tag:* UETR

*Presence:* [0..1]

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

*Datatype:* ["UUIDv4Identifier" on page 235](#)

#### Usage Guideline details

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

### 5.47.5 ClearingSystemReference

*XML Tag:* ClrSysRef

*Presence:* [0..1]

*Definition:* Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.

*Datatype:* ["Max35Text" on page 224](#)

#### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/PaymentIdentification/ClearingSystemReference**  
**Comment:**  
This will not be populated in the pacs.008 coming into the RTR Exchange but will only be populated on the pacs.008 going out of the RTR Exchange to the Instructed Agent.

## 5.48 PaymentTypeInformation28

*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
	InstructionPriority	<InstrPrty>		[0..1]		132
	ClearingChannel	<ClrChanl>		[0..1]		132
	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	132
	LocalInstrument	<LclInstrm>		[0..1]		133
	CategoryPurpose	<CtgyPurp>		[0..1]		133

#### Used in element(s)

"PaymentTypeInformation" on page 109, "PaymentTypeInformation" on page 44

## 5.48.1 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 228](#)

#### Usage Guideline details

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

## 5.48.2 ClearingChannel

*XML Tag:* ClrChanl

*Presence:* [0..1]

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

*Datatype:* ["ClearingChannel2Code" on page 200](#)

#### Usage Guideline details

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

## 5.48.3 ServiceLevel

*XML Tag:* SvcLvl

*Presence:* [0..\*]

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

The **SvcLvl** block contains the following elements (see datatype "[ServiceLevel8Choice](#)" on page 158 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		158
	Proprietary	<Prtry>	Or}	[1..1]		158

**Usage Guideline details**

- on [pacs.008.001.08/CreditTransferTransactionInformation/PaymentTypeInfoInformation/ServiceLevel](#)  
*This element has change repeatability, the maximum occurrence has been changed to : 3*

## 5.48.4 LocalInstrument

XML Tag: LclInstrm

Presence: [0..1]

Definition: User community specific instrument.

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

The **LclInstrm** block contains the following elements (see datatype "[LocalInstrument2Choice](#)" on page 112 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]	<span style="color: red;">⊘</span>	113
	Proprietary	<Prtry>	Or}	[1..1]	<span style="color: red;">⚠</span>	113

**Usage Guideline details**

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

## 5.48.5 CategoryPurpose

XML Tag: CtgPurp

Presence: [0..1]

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

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

The **CtgyPurp** block contains the following elements (see datatype "[CategoryPurpose1Choice](#)" on [page 26](#) for details)

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

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

## 5.49 PersonIdentification13

*Definition:* Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		134
	Other	<Othr>		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2]	134

**Used in element(s)**

"[PrivateIdentification](#)" on [page 118](#)

### 5.49.1 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 67](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BirthDate	<BirthDt>		[1..1]		67
	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		67
	CityOfBirth	<CityOfBirth>		[1..1]		68
	CountryOfBirth	<CtryOfBirth>		[1..1]		68

## 5.49.2 Other

XML Tag: Othr

Presence: [0..\*]

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

The **Othr** block contains the following elements (see datatype "GenericPersonIdentification1" on page 105 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		105
	SchemeName	<SchmeNm>		[0..1]		105
	Issuer	<Issr>		[0..1]		106

### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/Identification/PrivateIdentification/Other**

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

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

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

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

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

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

*This element has change repeatability, the maximum occurrence has been changed to : 2*

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

## 5.50 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		136
	Proprietary	<Prtry>	Or}	[1..1]		136

Used in element(s)

"SchemeName" on page 105

### 5.50.1 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 213

### 5.50.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 224

## 5.51 PostalAddress24

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	AddressType	<AdrTp>		[0..1]	🚫	137

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Department	<Dept>		[0..1]		138
	SubDepartment	<SubDept>		[0..1]		139
	StreetName	<StrtNm>		[0..1]		139
	BuildingNumber	<BldgNb>		[0..1]		139
	BuildingName	<BldgNm>		[0..1]		139
	Floor	<Flr>		[0..1]		139
	PostBox	<PstBx>		[0..1]		139
	Room	<Room>		[0..1]		140
	PostCode	<PstCd>		[0..1]		140
	TownName	<TwnNm>		[0..1]	M	140
	TownLocationName	<TwnLctnNm>		[0..1]		141
	DistrictName	<DstrctNm>		[0..1]		141
	CountrySubDivision	<CtrySubDvsn>		[0..1]		141
	Country	<Ctry>		[0..1]	M	141
	AddressLine	<AdrLine>		[0..7]	R[0..3] R[0..3] R[0..3] R[0..3]	142

**Used in element(s)**

"Address" on page 114, "PostalAddress" on page 22, "PostalAddress" on page 78, "PostalAddress" on page 120

## 5.51.1 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 16 for details)

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

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

## Usage Guideline details

- This element(pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress/Address/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressType) is removed.
- This element(pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressType) is removed.

## 5.51.2 Department

*XML Tag:* Dept

*Presence:* [0..1]

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

*Datatype:* ["Max70Text" on page 225](#)

### 5.51.3 SubDepartment

*XML Tag:* SubDept

*Presence:* [0..1]

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

*Datatype:* ["Max70Text" on page 225](#)

### 5.51.4 StreetName

*XML Tag:* StrtNm

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* ["Max70Text" on page 225](#)

### 5.51.5 BuildingNumber

*XML Tag:* BldgNb

*Presence:* [0..1]

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

*Datatype:* ["Max16Text" on page 223](#)

### 5.51.6 BuildingName

*XML Tag:* BldgNm

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* ["Max35Text" on page 224](#)

### 5.51.7 Floor

*XML Tag:* Flr

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* ["Max70Text" on page 225](#)

### 5.51.8 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 223](#)

## 5.51.9 Room

*XML Tag:* Room

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 225

## 5.51.10 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 223

## 5.51.11 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 224

### Usage Guideline details

- **on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress/TownName**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/TownName**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/TownName**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/TownName**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/TownName**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- **on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/TownName**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/TownName

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

## 5.51.12 TownLocationName

XML Tag: TwnLctnNm

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 224

## 5.51.13 DistrictName

XML Tag: DstrctNm

Presence: [0..1]

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

Datatype: "Max35Text" on page 224

## 5.51.14 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

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

Datatype: "Max35Text" on page 224

## 5.51.15 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 201

### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/Country

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

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee/PostalAddress/Country

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

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/Country

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

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/Country**

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

- on **pac.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/Country**

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

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer/PostalAddress/Country**

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

- on **pac.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress/Country**

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

## 5.51.16 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 225](#)

### Usage Guideline details

- on **pac.008.001.08/CreditTransferTransactionInformation/Debtor/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*

- on **pac.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 2*

- on **pac.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*

- on **pac.008.001.08/CreditTransferTransactionInformation/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*

- on **pac.008.001.08/CreditTransferTransactionInformation/UltimateCreditor/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 2*

- on **pac.008.001.08/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*

- on pacs.008.001.08/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationDetails/PostalAddress/Address/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*
- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressLine**

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

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*
- on pacs.008.001.08/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/AddressLine**

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

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*
- on pacs.008.001.08/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*
- on pacs.008.001.08/CreditTransferTransactionInformation/InitiatingParty/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 2*
- on pacs.008.001.08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

*This element has change repeatability, the maximum occurrence has been changed to : 3*

## 5.52 ProxyAccountIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		144

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		144

**Used in element(s)**

"Proxy" on page 25







## 5.52.1 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 144 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		144
	Proprietary	<Prtry>	Or}	[1..1]		145

## 5.52.2 Identification

XML Tag: Id







Presence: [1..1]

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

Datatype: "Max2048Text" on page 223

## 5.53 ProxyAccountType1Choice

Definition: Specifies the scheme used for the identification of an account alias.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		144
	Proprietary	<Prtry>	Or}	[1..1]		145

**Used in element(s)**

"Type" on page 144

### 5.53.1 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 214](#)

## 5.53.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.54 Purpose2Choice

*Definition:* Specifies the underlying reason for the payment transaction.

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

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

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

Used in element(s)

["Purpose" on page 61](#)

### 5.54.1 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 215](#)

### 5.54.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

*Definition:* Purpose, in a proprietary form.

*Datatype:* ["Max35Text" on page 224](#)

## 5.55 ReferredDocumentInformation7\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		146
	Number	<Nb>		[0..1]		146
	RelatedDate	<RltdDt>		[0..1]		146
	LineDetails	<LineDtls>		[0..*]		147

Used in element(s)

["ReferredDocumentInformation" on page 170](#)

### 5.55.1 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 148](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		148
	Issuer	<Issr>		[0..1]		148

### 5.55.2 Number

*XML Tag:* Nb

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of the referred document.

*Datatype:* ["Max35Text" on page 224](#)

### 5.55.3 RelatedDate

*XML Tag:* RltdDt

*Presence:* [0..1]

*Definition:* Date associated with the referred document.

*Datatype:* ["ISODate" on page 218](#)

## 5.55.4 LineDetails

XML Tag: LineDtls

Presence: [0..\*]

Definition: Set of elements used to provide the content of the referred document line.

The **LineDtls** block contains the following elements (see datatype "[DocumentLineInformation1\\_1](#)" on [page 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
	Identification	<Id>		[1..*]		72
	Description	<Desc>		[0..1]		73
	Amount	<Amt>		[0..1]		73

## 5.56 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
	Code	<Cd>	{Or	[1..1]		147
	Proprietary	<Prtry>	Or}	[1..1]		147

Used in element(s)

["CodeOrProprietary"](#) on [page 148](#)

### 5.56.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "[DocumentType6Code](#)" on [page 202](#)

### 5.56.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "[Max35Text](#)" on [page 224](#)

## 5.57 ReferredDocumentType4

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	<CdOrPrtry>		[1..1]		148
	Issuer	<Issr>		[0..1]		148

**Used in element(s)**

"Type" on page 146

### 5.57.1 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 147 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		147
	Proprietary	<Prtry>	Or}	[1..1]		147

### 5.57.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

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

*Datatype:* "[Max35Text](#)" on page 224

## 5.58 RegulatoryAuthority2

*Definition:* Entity requiring the regulatory reporting information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		149

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Country	<Ctry>		[0..1]		149

**Used in element(s)**

"Authority" on page 150

### 5.58.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 222

### 5.58.2 Country

XML Tag: Ctry

Presence: [0..1]

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

Datatype: "CountryCode" on page 201

## 5.59 RegulatoryReporting3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		149
	Authority	<Authrty>		[0..1]		150
	Details	<Dtls>		[0..*]		150

**Used in element(s)**

"RegulatoryReporting" on page 62

### 5.59.1 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 229







## 5.59.2 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 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
	Name	<Nm>		[0..1]		149
	Country	<Ctry>		[0..1]		149







## 5.59.3 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 168 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		168
	Date	<Dt>		[0..1]		168
	Country	<Ctry>		[0..1]		169
	Code	<Cd>		[0..1]		169
	Amount	<Amt>		[0..1]		169
	Information	<Inf>		[0..*]		169

## 5.60 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 - 
  Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		151
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		151
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		151
	TaxAmount	<TaxAmt>		[0..*]		152
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		152
	RemittedAmount	<RmtdAmt>		[0..1]		152

**Used in element(s)**

"ReferredDocumentAmount" on page 170

### 5.60.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 194

### 5.60.2 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 69 for details)

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

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

### 5.60.3 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 194

## 5.60.4 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 175 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		176
	Amount	<Amt>		[1..1]		176

## 5.60.5 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 70 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		70
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		71
	Reason	<Rsn>		[0..1]		71
	AdditionalInformation	<AddtlInf>		[0..1]		71

## 5.60.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

## 5.61 RemittanceAmount3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		153
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		153
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		153
	TaxAmount	<TaxAmt>		[0..*]		154
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		154
	RemittedAmount	<RmtdAmt>		[0..1]		154

**Used in element(s)**

"Amount" on page 73

### 5.61.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 194

### 5.61.2 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 69 for details)

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

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

### 5.61.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 194

## 5.61.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..\*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype "[TaxAmountAndType1](#)" on page 175 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		176
	Amount	<Amt>		[1..1]		176

## 5.61.5 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 70 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Amount	<Amt>		[1..1]		70
	CreditDebitIndicator	<CdtDbtInd>		[0..1]		71
	Reason	<Rsn>		[0..1]		71
	AdditionalInformation	<AddtlInf>		[0..1]		71

## 5.61.6 RemittedAmount

XML Tag: RmtdAmt







Presence: [0..1]


Definition: Amount of money remitted.

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

## 5.62 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 -  
 Mandatory - R[x..x] Repeatability[details]

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Unstructured	<Ustrd>		[0..*]	R[0..3]	155
	Structured	<Strd>		[0..*]		155

**Used in element(s)**

"RemittanceInformation" on page 63

## 5.62.1 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 222

**Usage Guideline details**

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Unstructured**  
*This element has change repeatability, the maximum occurrence has been changed to : 3*







## 5.62.2 Structured

XML Tag: Strd

Presence: [0..\*]

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

The **Strd** block contains the following elements (see datatype "StructuredRemittanceInformation16\_1" on page 169 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
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		170
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		170
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		171
	Invoice	<Invcr>		[0..1]		171

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Invoicee	<Invcee>		[0..1]		172
	TaxRemittance	<TaxRmt>		[0..1]		172
	GarnishmentRemittance	<GmshmtRmt>		[0..1]		173
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		173

#### Usage Guideline details

- on pacs.008.001.08/CreditTransferTransactionInformation/RemittanceInformation/Structured

#### – RTR\_RemittanceRule\_TextualRule:

StructuredRemittance can be repeated, however the total business data for all occurrences (excluding tags) must not exceed 9,000 characters.

## 5.63 RemittanceLocation7

*Definition:* Provides information on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	RemittanceIdentification	<RmtId>		[0..1]		156
	RemittanceLocationDetails	<RmtLctnDtls>		[0..*]	R[0..2]	156

#### Used in element(s)

["RelatedRemittanceInformation" on page 63](#)

### 5.63.1 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 224](#)

### 5.63.2 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 157](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Method	<Mtd>		[1..1]		157
	ElectronicAddress	<ElctrcnAdr>		[0..1]		157
	PostalAddress	<PstlAdr>		[0..1]		158

#### Usage Guideline details

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

*This element has change repeatability, the maximum occurrence has been changed to : 2*

## 5.64 RemittanceLocationData1

*Definition:* Provides additional details on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Method	<Mtd>		[1..1]		157
	ElectronicAddress	<ElctrcnAdr>		[0..1]		157
	PostalAddress	<PstlAdr>		[0..1]		158

#### Used in element(s)

"[RemittanceLocationDetails](#)" on [page 156](#)

### 5.64.1 Method

*XML Tag:* Mtd

*Presence:* [1..1]

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

*Datatype:* "[RemittanceLocationMethod2Code](#)" on [page 230](#)

### 5.64.2 ElectronicAddress

*XML Tag:* ElctrcnAdr

*Presence:* [0..1]

*Definition:* Electronic address to which an agent is to send the remittance information.

Datatype: ["Max2048Text" on page 223](#)







## 5.64.3 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 113](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[1..1]		114
	Address	<Adr>		[1..1]		114

## 5.65 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
	Code	<Cd>	{Or	[1..1]		158
	Proprietary	<Prtry>	Or}	[1..1]		158

Used in element(s)

["ServiceLevel" on page 132](#)

### 5.65.1 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 216](#)

### 5.65.2 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 224](#)

## 5.66 SettlementDateTimelndication1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	<DbtDtTm>		[0..1]		159
	CreditDateTime	<CdtDtTm>		[0..1]		159

Used in element(s)

"SettlementTimeIndication" on page 46

### 5.66.1 DebitDateTime

*XML Tag:* DbtDtTm

*Presence:* [0..1]

*Definition:* Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

*Datatype:* "ISODatetime" on page 218

### 5.66.2 CreditDateTime

*XML Tag:* CdtDtTm

*Presence:* [0..1]

*Definition:* Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

*Datatype:* "ISODatetime" on page 218

## 5.67 SettlementInstruction7

*Definition:* Provides further details on the settlement of the instruction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	<SttlmMtd>		[1..1]		162
	SettlementAccount	<SttlmAcct>		[0..1]	<span style="color: red;">⊘</span>	162
	ClearingSystem	<ClrSys>		[0..1]	<span style="color: blue;">M</span>	163
	InstructingReimbursementAgent	<InstgRmbrsmntAgt>		[0..1]	<span style="color: red;">⊘</span>	163

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructingReimbursementAgentAccount	<InstgRmbrsmntAgtAcct>		[0..1]	⊘	164
	InstructedReimbursementAgent	<InstdRmbrsmntAgt>		[0..1]	⊘	165
	InstructedReimbursementAgentAccount	<InstdRmbrsmntAgtAcct>		[0..1]	⊘	165
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	⊘	166
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	⊘	166

## Rules

### R17 ThirdReimbursementAgentRule ✓

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00040
- *Error Text:* Invalid message content for third reimbursement agent.

#### Usage Guideline restrictions for this element

- This rule(pacs.008.001.08/GroupHeader/SettlementInformation/ThirdReimbursementAgentRule) is removed.

### R18 SettlementMethodAgentRule ✓

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00018
- *Error Text:* Invalid message content for settlement method INGA or INDA.

#### Usage Guideline restrictions for this element

- This rule(pacs.008.001.08/GroupHeader/SettlementInformation/SettlementMethodAgentRule) is removed.

### R19 SettlementMethodCoverRule ✓

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

Error handling:

- *Error severity:* Fatal

- *Error Code:* X00075
- *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

**Usage Guideline restrictions for this element**

- **This rule(pacs.008.001.08/GroupHeader/SettlementInformation/Settlement-MethodCoverRule) is removed.**

**R20 SettlementMethodCoverAgentRule ✓**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00076
- *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

**Usage Guideline restrictions for this element**

- **This rule(pacs.008.001.08/GroupHeader/SettlementInformation/Settlement-MethodCoverAgentRule) is removed.**

**R21 SettlementMethodClearingRule ✓**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00019
- *Error Text:* Invalid message content for settlement method CLRG.

**Usage Guideline restrictions for this element**

- **This rule(pacs.008.001.08/GroupHeader/SettlementInformation/Settlement-MethodClearingRule) is removed.**

**R22 InstructingReimbursementAgentAccountRule ✓**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00038
- *Error Text:* Invalid message content for instructing reimbursement agent account.

**Usage Guideline restrictions for this element**

- This rule([pacs.008.001.08/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccountRule](#)) is removed.

**R23 InstructedReimbursementAgentAccountRule ✓**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00037
- *Error Text:* Invalid message content for instructed reimbursement agent account.

**Usage Guideline restrictions for this element**

- This rule([pacs.008.001.08/GroupHeader/SettlementInformation/InstructedReimbursementAgentAccountRule](#)) is removed.

**R24 ThirdReimbursementAgentAccountRule ✓**

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00039
- *Error Text:* Invalid message content for third reimbursement agent account.

**Usage Guideline restrictions for this element**

- This rule([pacs.008.001.08/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccountRule](#)) is removed.

**Used in element(s)**

["SettlementInformation"](#) on page 109

## 5.67.1 SettlementMethod

*XML Tag:* SttlmMtd

*Presence:* [1..1]

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

*Datatype:* ["SettlementMethod1Code"](#) on page 231

## 5.67.2 SettlementAccount

*XML Tag:* SttlmAcct

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

The **SttlmAcct** block contains the following elements (see datatype "CashAccount38" on page 23 for details)

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

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

**Usage Guideline details**

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

### 5.67.3 ClearingSystem

XML Tag: ClrSys

Presence: [0..1]

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

The **ClrSys** block contains the following elements (see datatype "ClearingSystemIdentification3Choice" on page 29 for details)

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

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

**Usage Guideline details**

- on pacs.008.001.08/GroupHeader/SettlementInformation/ClearingSystem  
This element is now mandatory, the minimum occurrence has been changed to : 1

### 5.67.4 InstructingReimbursementAgent

*XML Tag:* InstgRmbrsmntAgt

*Presence:* [0..1]

*Definition:* Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstgRmbrsmntAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

#### Usage Guideline details

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

## 5.67.5 InstructingReimbursementAgentAccount

*XML Tag:* InstgRmbrsmntAgtAcct

*Presence:* [0..1]

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

The **InstgRmbrsmntAgtAcct** block contains the following elements (see datatype "[CashAccount38](#)" on page 23 for details)

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

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

Usage Guideline details

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

## 5.67.6 InstructedReimbursementAgent

XML Tag: `InstdRmbrsmntAgt`

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If `InstructedReimbursementAgent` contains a branch of the `InstructedAgent`, then the party in `InstructedAgent` will claim reimbursement from that branch/will be paid by that branch.

Usage: If `InstructingAgent` and `InstructedAgent` have the same reimbursement agent, then only `InstructingReimbursementAgent` must be used.

The `InstdRmbrsmntAgt` block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification6](#)" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<code>&lt;FinInstnId&gt;</code>		[1..1]		18
	BranchIdentification	<code>&lt;BrnchId&gt;</code>		[0..1]		21

Usage Guideline details

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

## 5.67.7 InstructedReimbursementAgentAccount

XML Tag: `InstdRmbrsmntAgtAcct`

Presence: [0..1]

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

The `InstdRmbrsmntAgtAcct` block contains the following elements (see datatype "[CashAccount38](#)" on page 23 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<code>&lt;Id&gt;</code>		[1..1]		24
	Type	<code>&lt;Tp&gt;</code>		[0..1]		24

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Currency	<Ccy>		[0..1]		24
	Name	<Nm>		[0..1]		25
	Proxy	<Prxy>		[0..1]		25

#### Usage Guideline details

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

## 5.67.8 ThirdReimbursementAgent

XML Tag: ThrdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

The **ThrdRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 17 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		18
	BranchIdentification	<BrnchId>		[0..1]		21

#### Usage Guideline details

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

## 5.67.9 ThirdReimbursementAgentAccount

XML Tag: ThrdRmbrsmntAgtAcct

Presence: [0..1]

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

The **ThrdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 23 for details)

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

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

**Usage Guideline details**

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

## 5.68 SettlementTimeRequest2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	CLSTime	<CLSTm>		[0..1]		167
	TillTime	<TillTm>		[0..1]		167
	FromTime	<FrTm>		[0..1]		168
	RejectTime	<RjctTm>		[0..1]		168

**Used in element(s)**

"SettlementTimeRequest" on page 46

### 5.68.1 CLSTime

*XML Tag:* CLSTm

*Presence:* [0..1]

*Definition:* Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

*Usage:* Time must be expressed in Central European Time (CET).

*Datatype:* "ISOTime" on page 219

### 5.68.2 TillTime

*XML Tag:* TillTm

*Presence:* [0..1]

*Definition:* Time until when the payment may be settled.

*Datatype:* ["ISOTime" on page 219](#)

### 5.68.3 FromTime

*XML Tag:* FrTm

*Presence:* [0..1]

*Definition:* Time as from when the payment may be settled.

*Datatype:* ["ISOTime" on page 219](#)

### 5.68.4 RejectTime

*XML Tag:* RjctTm

*Presence:* [0..1]

*Definition:* Time by when the payment must be settled to avoid rejection.

*Datatype:* ["ISOTime" on page 219](#)

## 5.69 StructuredRegulatoryReporting3

*Definition:* Information needed due to regulatory and statutory requirements.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		168
	Date	<Dt>		[0..1]		168
	Country	<Ctry>		[0..1]		169
	Code	<Cd>		[0..1]		169
	Amount	<Amt>		[0..1]		169
	Information	<Inf>		[0..*]		169

**Used in element(s)**

["Details" on page 150](#)

### 5.69.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

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

*Datatype:* ["Max35Text" on page 224](#)

### 5.69.2 Date

*XML Tag:* Dt

*Presence:* [0..1]

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

*Datatype:* ["ISODate" on page 218](#)

### 5.69.3 Country

*XML Tag:* Ctry

*Presence:* [0..1]

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

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

### 5.69.4 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 221](#)

### 5.69.5 Amount

*XML Tag:* Amt

*Presence:* [0..1]

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

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

### 5.69.6 Information

*XML Tag:* Inf

*Presence:* [0..\*]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.70 StructuredRemittanceInformation16\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		170

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		170
	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		171
	Invoicer	<Invcr>		[0..1]		171
	Invoicee	<Invcee>		[0..1]		172
	TaxRemittance	<TaxRmt>		[0..1]		172
	GarnishmentRemittance	<GmshmtRmt>		[0..1]		173
	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]		173

**Used in element(s)**

"Structured" on page 155







## 5.70.1 ReferredDocumentInformation

XML Tag: RfrdDocInf

Presence: [0..\*]

Definition: Provides the identification and the content of the referred document.

The **RfrdDocInf** block contains the following elements (see datatype "ReferredDocumentInformation7\_1" on page 146 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		146
	Number	<Nb>		[0..1]		146
	RelatedDate	<RltdDt>		[0..1]		146
	LineDetails	<LineDtls>		[0..*]		147







## 5.70.2 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 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
	DuePayableAmount	<DuePyblAmt>		[0..1]		151
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		151
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		151
	TaxAmount	<TaxAmt>		[0..*]		152
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		152
	RemittedAmount	<RmtdAmt>		[0..1]		152

### 5.70.3 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 64 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		65
	Reference	<Ref>		[0..1]		65

### 5.70.4 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 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		119
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: red;">⚠</span>	120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]		127

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ContactDetails	<CtctDtls>		[0..1]		128

## 5.70.5 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 119 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Name	<Nm>		[0..1]		119
	PostalAddress	<PstlAdr>		[0..1]	<span style="color: orange;">⚠</span>	120
	Identification	<Id>		[0..1]		127
	CountryOfResidence	<CtryOfRes>		[0..1]		127
	ContactDetails	<CtctDtls>		[0..1]		128

## 5.70.6 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 177 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		178
	Debtor	<Dbtr>		[0..1]		178
	UltimateDebtor	<UltmtDbtr>		[0..1]		179
	AdministrationZone	<AdmstnZone>		[0..1]		179
	ReferenceNumber	<RefNb>		[0..1]		179
	Method	<Mtd>		[0..1]		180
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		180

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		180
	Date	<Dt>		[0..1]		180
	SequenceNumber	<SeqNb>		[0..1]		180
	Record	<Rcrd>		[0..*]		180

## 5.70.7 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 96 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[1..1]		97
	Garnishee	<Grnshee>		[0..1]		97
	GarnishmentAdministrator	<GrnshmtAdmstr>		[0..1]		98
	ReferenceNumber	<RefNb>		[0..1]		98
	Date	<Dt>		[0..1]		98
	RemittedAmount	<RmtdAmt>		[0..1]		98
	FamilyMedicalInsuranceIndicator	<FmlyMdclInsrnclnd>		[0..1]		99
	EmployeeTerminationIndicator	<MplyeeTermntnInd>		[0..1]		99

## 5.70.8 AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 222

## 5.71 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	<PlcAndNm>		[0..1]		174
	Envelope	<Envlp>		[1..1]		174

## Rules

### R25 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

Error handling: Undefined

### Used in element(s)

["SupplementaryData" on page 14](#), ["SupplementaryData" on page 64](#)

## 5.71.1 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 223](#)

## 5.71.2 Envelope

*XML Tag:* Envlp

*Presence:* [1..1]

*Definition:* Technical element wrapping the supplementary data.

## 5.72 TaxAmount2

*Definition:* Set of elements used to provide information on the tax amount(s) of tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Rate	<Rate>		[0..1]		175
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		175
	TotalAmount	<TtlAmt>		[0..1]		175
	Details	<Dtls>		[0..*]		175

**Used in element(s)**

["TaxAmount" on page 189](#)

## 5.72.1 Rate

*XML Tag:* Rate

*Presence:* [0..1]

*Definition:* Rate used to calculate the tax.

*Datatype:* ["PercentageRate" on page 226](#)

## 5.72.2 TaxableBaseAmount

*XML Tag:* TaxblBaseAmt

*Presence:* [0..1]

*Definition:* Amount of money on which the tax is based.

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

## 5.72.3 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 194](#)

## 5.72.4 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 189](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		190
	Amount	<Amt>		[1..1]		190

## 5.73 TaxAmountAndType1

*Definition:* Specifies the amount with a specific type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		176
	Amount	<Amt>		[1..1]		176

**Used in element(s)**

["TaxAmount" on page 152](#), ["TaxAmount" on page 154](#)

## 5.73.1 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 176](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		177
	Proprietary	<Prtry>	Or}	[1..1]		177

## 5.73.2 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

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

## 5.74 TaxAmountType1Choice

*Definition:* Specifies the amount type.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		177
	Proprietary	<Prtry>	Or}	[1..1]		177

**Used in element(s)**

["Type" on page 176](#)

## 5.74.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalTaxAmountType1Code" on page 217](#)

## 5.74.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 224](#)

## 5.75 TaxAuthorisation1

*Definition:* Details of the authorised tax paying party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		177
	Name	<Nm>		[0..1]		177

**Used in element(s)**

["Authorisation" on page 185](#)

### 5.75.1 Title

*XML Tag:* Titl

*Presence:* [0..1]

*Definition:* Title or position of debtor or the debtor's authorised representative.

*Datatype:* ["Max35Text" on page 224](#)

### 5.75.2 Name

*XML Tag:* Nm

*Presence:* [0..1]

*Definition:* Name of the debtor or the debtor's authorised representative.

*Datatype:* ["Max140Text" on page 222](#)

## 5.76 TaxInformation7

*Definition:* Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		178
	Debtor	<Dbtr>		[0..1]		178
	UltimateDebtor	<UltmtDbtr>		[0..1]		179
	AdministrationZone	<AdmstnZone>		[0..1]		179
	ReferenceNumber	<RefNb>		[0..1]		179
	Method	<Mtd>		[0..1]		180
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		180
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		180
	Date	<Dt>		[0..1]		180
	SequenceNumber	<SeqNb>		[0..1]		180
	Record	<Rcrd>		[0..*]		180

#### Used in element(s)

"TaxRemittance" on page 172

## 5.76.1 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 184 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		184
	RegistrationIdentification	<RegnId>		[0..1]		184
	TaxType	<TaxTp>		[0..1]		184

## 5.76.2 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 185 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		185
	RegistrationIdentification	<RegnId>		[0..1]		185
	TaxType	<TaxTp>		[0..1]		185
	Authorisation	<Authstn>		[0..1]		185

### 5.76.3 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 185 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		185
	RegistrationIdentification	<RegnId>		[0..1]		185
	TaxType	<TaxTp>		[0..1]		185
	Authorisation	<Authstn>		[0..1]		185

### 5.76.4 AdministrationZone

*XML Tag:* AdmstnZone

*Presence:* [0..1]

*Definition:* Territorial part of a country to which the tax payment is related.

*Datatype:* "Max35Text" on page 224

### 5.76.5 ReferenceNumber

*XML Tag:* RefNb

*Presence:* [0..1]

*Definition:* Tax reference information that is specific to a taxing agency.

*Datatype:* "Max140Text" on page 222

## 5.76.6 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 224](#)

## 5.76.7 TotalTaxableBaseAmount

*XML Tag:* TtlTaxblBaseAmt

*Presence:* [0..1]

*Definition:* Total amount of money on which the tax is based.

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

## 5.76.8 TotalTaxAmount

*XML Tag:* TtlTaxAmt

*Presence:* [0..1]

*Definition:* Total amount of money as result of the calculation of the tax.

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

## 5.76.9 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date by which tax is due.

*Datatype:* ["ISODate" on page 218](#)

## 5.76.10 SequenceNumber

*XML Tag:* SeqNb

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* ["Number" on page 226](#)







## 5.76.11 Record

*XML Tag:* Rcrd

*Presence:* [0..\*]

*Definition:* Record of tax details.

The **Rcrd** block contains the following elements (see datatype ["TaxRecord2" on page 187](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		187
	Category	<Ctgy>		[0..1]		188
	CategoryDetails	<CtgyDtls>		[0..1]		188
	DebtorStatus	<DbtrSts>		[0..1]		188
	CertificateIdentification	<CertId>		[0..1]		188
	FormsCode	<FrmsCd>		[0..1]		188
	Period	<Prd>		[0..1]		188
	TaxAmount	<TaxAmt>		[0..1]		189
	AdditionalInformation	<AddtlInf>		[0..1]		189

## 5.77 TaxInformation8

*Definition:* Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Creditor	<Cdtr>		[0..1]		181
	Debtor	<Dbtr>		[0..1]		182
	AdministrationZone	<AdmstrnZone>		[0..1]		182
	ReferenceNumber	<RefNb>		[0..1]		182
	Method	<Mtd>		[0..1]		182
	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		183
	TotalTaxAmount	<TtlTaxAmt>		[0..1]		183
	Date	<Dt>		[0..1]		183
	SequenceNumber	<SeqNb>		[0..1]		183
	Record	<Rcrd>		[0..*]		183

Used in element(s)

"Tax" on page 62

### 5.77.1 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 184 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		184
	RegistrationIdentification	<RegnId>		[0..1]		184
	TaxType	<TaxTp>		[0..1]		184

## 5.77.2 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 185 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		185
	RegistrationIdentification	<RegnId>		[0..1]		185
	TaxType	<TaxTp>		[0..1]		185
	Authorisation	<Authstn>		[0..1]		185

## 5.77.3 AdministrationZone

*XML Tag:* AdmstnZone

*Presence:* [0..1]

*Definition:* Territorial part of a country to which the tax payment is related.

*Datatype:* "[Max35Text](#)" on page 224

## 5.77.4 ReferenceNumber

*XML Tag:* RefNb

*Presence:* [0..1]

*Definition:* Tax reference information that is specific to a taxing agency.

*Datatype:* "[Max140Text](#)" on page 222

## 5.77.5 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 224](#)

## 5.77.6 TotalTaxableBaseAmount

*XML Tag:* TtlTaxblBaseAmt

*Presence:* [0..1]

*Definition:* Total amount of money on which the tax is based.

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

## 5.77.7 TotalTaxAmount

*XML Tag:* TtlTaxAmt

*Presence:* [0..1]

*Definition:* Total amount of money as result of the calculation of the tax.

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

## 5.77.8 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date by which tax is due.

*Datatype:* ["ISODate" on page 218](#)

## 5.77.9 SequenceNumber

*XML Tag:* SeqNb

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* ["Number" on page 226](#)

## 5.77.10 Record

*XML Tag:* Rcrd

*Presence:* [0..\*]

*Definition:* Record of tax details.

The **Rcrd** block contains the following elements (see datatype ["TaxRecord2" on page 187](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		187

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Category	<Ctgy>		[0..1]		188
	CategoryDetails	<CtgyDtls>		[0..1]		188
	DebtorStatus	<DbtrSts>		[0..1]		188
	CertificateIdentification	<CertId>		[0..1]		188
	FormsCode	<FrmsCd>		[0..1]		188
	Period	<Prd>		[0..1]		188
	TaxAmount	<TaxAmt>		[0..1]		189
	AdditionalInformation	<AddtlInf>		[0..1]		189

## 5.78 TaxParty1

*Definition:* Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		184
	RegistrationIdentification	<RegnId>		[0..1]		184
	TaxType	<TaxTp>		[0..1]		184

**Used in element(s)**

"Creditor" on page 178, "Creditor" on page 181

### 5.78.1 TaxIdentification

*XML Tag:* TaxId

*Presence:* [0..1]

*Definition:* Tax identification number of the creditor.

*Datatype:* "Max35Text" on page 224

### 5.78.2 RegistrationIdentification

*XML Tag:* RegnId

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.

*Datatype:* "Max35Text" on page 224

### 5.78.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 224](#)

## 5.79 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	<TaxId>		[0..1]		185
	RegistrationIdentification	<RegnId>		[0..1]		185
	TaxType	<TaxTp>		[0..1]		185
	Authorisation	<Authstn>		[0..1]		185

Used in element(s)

["Debtor" on page 178](#), ["Debtor" on page 182](#), ["UltimateDebtor" on page 179](#)

### 5.79.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: ["Max35Text" on page 224](#)

### 5.79.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: ["Max35Text" on page 224](#)

### 5.79.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: ["Max35Text" on page 224](#)

### 5.79.4 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 177 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Title	<Titl>		[0..1]		177
	Name	<Nm>		[0..1]		177

## 5.80 TaxPeriod2

Definition: Period of time details related to the tax payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		186
	Type	<Tp>		[0..1]		186
	FromToDate	<FrToDt>		[0..1]		186

Used in element(s)

["Period"](#) on page 188, ["Period"](#) on page 190

### 5.80.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ["ISODate"](#) on page 218

### 5.80.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: ["TaxRecordPeriod1Code"](#) on page 233

### 5.80.3 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 68 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	FromDate	<FrDt>		[1..1]		68
	ToDate	<ToDt>		[1..1]		68

## 5.81 TaxRecord2

Definition: Set of elements used to define the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		187
	Category	<Ctgy>		[0..1]		188
	CategoryDetails	<CtgyDtls>		[0..1]		188
	DebtorStatus	<DbtrSts>		[0..1]		188
	CertificateIdentification	<CertId>		[0..1]		188
	FormsCode	<FrmsCd>		[0..1]		188
	Period	<Prd>		[0..1]		188
	TaxAmount	<TaxAmt>		[0..1]		189
	AdditionalInformation	<AddtlInf>		[0..1]		189

Used in element(s)

["Record"](#) on page 180, ["Record"](#) on page 183

### 5.81.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: ["Max35Text"](#) on page 224

## 5.81.2 Category

*XML Tag:* Ctg

*Presence:* [0..1]

*Definition:* Specifies the tax code as published by the tax authority.

*Datatype:* "Max35Text" on page 224

## 5.81.3 CategoryDetails

*XML Tag:* CtgDtIs

*Presence:* [0..1]

*Definition:* Provides further details of the category tax code.

*Datatype:* "Max35Text" on page 224

## 5.81.4 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 224

## 5.81.5 CertificateIdentification

*XML Tag:* CertId

*Presence:* [0..1]

*Definition:* Identification number of the tax report as assigned by the taxing authority.

*Datatype:* "Max35Text" on page 224

## 5.81.6 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 224






## 5.81.7 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 186 for details)

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		186
	Type	<Tp>		[0..1]		186
	FromToDate	<FrToDt>		[0..1]		186

## 5.81.8 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 174 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
	Rate	<Rate>		[0..1]		175
	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		175
	TotalAmount	<TtlAmt>		[0..1]		175
	Details	<Dtls>		[0..*]		175

## 5.81.9 AdditionalInformation

XML Tag: Addtllnf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 222

## 5.82 TaxRecordDetails2

Definition: Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Period	<Prd>		[0..1]		190
	Amount	<Amt>		[1..1]		190

Used in element(s)

"Details" on page 175

## 5.82.1 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 186 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Year	<Yr>		[0..1]		186
	Type	<Tp>		[0..1]		186
	FromToDate	<FrToDt>		[0..1]		186

## 5.82.2 Amount

*XML Tag:* Amt

*Presence:* [1..1]

*Definition:* Underlying tax amount related to the specified period.

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 194

## 6 Message Datatypes

**Note** The following chapter identifies the datatypes that are used in the message.

### 6.1 ActiveCurrencyAndAmount

*Definition:* A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 193

#### Format

fractionDigits	5
minInclusive	0
totalDigits	18

#### Rules

##### R27 CurrencyAmount ✓

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

#### Used in element(s)

"TotalInterbankSettlementAmount" on page 108

### 6.2 ActiveCurrencyAndAmount\_2decimals---copy

*Definition:*

*Type:* Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	<p>"ActiveOrHistoricCurrencyCode" on page 194</p> <p><b>Usage Guideline restrictions for this attribute</b></p> <ul style="list-style-type: none"> <li>on pacs.008.001.08/CreditTransfer-TransactionInformation/InterbankSettlementAmount/Currency Single value: CAD</li> <li>on pacs.008.001.08/CreditTransfer-TransactionInformation/InterbankSettlementAmount/Currency</li> </ul> <p><b>Comment:</b> Validation reference: SCT_B7</p> <p>Validation: Transaction Currency</p> <p>Validation description: Only CAD will be accepted as a valid value in the pacs.008</p> <p>Validation: If pacs.008 {Currency} = CAD, Then: Payment processes successfully Else: Payment fails</p>

**Format**

fractionDigits	2
minInclusive	0
totalDigits	14

**Rules****R45 CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling: Undefined

**Used in element(s)**

"InterbankSettlementAmount" on page 44

## 6.3 ActiveCurrencyAndAmount\_2decimals---copy

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 194

#### Format

fractionDigits	2
minInclusive	0
totalDigits	14

#### Rules

##### R46 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling: Undefined

## 6.4 ActiveCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

#### Format

pattern	[A-Z]{3,3}
---------	------------

#### Rules

##### R28 ActiveCurrency ✓

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00005
- *Error Text:* Invalid currency code

**Used in attribute(s)**

["ActiveCurrencyAndAmount" on page 191](#)

**Restricts**

["ParentCurrencyCode" on page 226](#)

## 6.5 ActiveOrHistoricCurrencyAndAmount

*Definition:* A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 194

**Format**

fractionDigits	5
minInclusive	0
totalDigits	18

**Rules****R12 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 27](#), ["Amount" on page 69](#), ["Amount" on page 70](#), ["Amount" on page 169](#), ["Amount" on page 176](#), ["Amount" on page 190](#), ["CreditNoteAmount" on page 151](#), ["CreditNoteAmount" on page 153](#), ["DuePayableAmount" on page 151](#), ["DuePayableAmount" on page 153](#), ["InstructedAmount" on page 47](#), ["RemittedAmount" on page 98](#), ["RemittedAmount" on page 152](#), ["RemittedAmount" on page 154](#), ["TaxableBaseAmount" on page 175](#), ["TotalAmount" on page 175](#), ["TotalTaxAmount" on page 180](#), ["TotalTaxAmount" on page 183](#), ["TotalTaxableBaseAmount" on page 180](#), ["TotalTaxable-BaseAmount" on page 183](#)

## 6.6 ActiveOrHistoricCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

#### Format

pattern [A-Z]{3,3}

#### Rules

##### R11 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 24](#)

#### Used in attribute(s)

["ActiveOrHistoricCurrencyAndAmount" on page 194](#), ["ActiveCurrencyAndAmount\\_2decimals---copy" on page 191](#), ["ActiveCurrencyAndAmount\\_2decimals---copy" on page 192](#)

#### Restricts

["ParentCurrencyCode" on page 226](#)

## 6.7 AddressType2Code

*Definition:* Specifies the type of address.

*Type:* CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

**Used in element(s)**["Code" on page 17](#)**Restricts**["AddressTypeCode" on page 196](#)

## 6.8 AddressTypeCode

*Definition:* Specifies the type of address.*Type:* CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

**Is restricted by**["AddressType2Code" on page 195](#)

## 6.9 AmountDirectionCode

*Definition:* Specifies if an operation is an increase or a decrease or the result of a reversal operation.*Type:* CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

**Is restricted by**["CreditDebitCode" on page 201](#)

## 6.10 AnyBICDec2014Identifier

*Definition:* Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

#### Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

#### Rules

##### R15 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 115](#)

## 6.11 BICFIDec2014Identifier

*Definition:* Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

#### Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

#### Rules

##### R14 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 76](#)

## 6.12 BaseOneRate

*Definition:* Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

*Type:* Rate

**Format**

fractionDigits 10

totalDigits 11

**Used in element(s)**

"ExchangeRate" on page 48

## 6.13 BatchBookingIndicator

*Definition:* Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

*Type:* Indicator

*Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

*Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

**Used in element(s)**

"BatchBooking" on page 107

## 6.14 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.  <b>Usage Guideline restrictions for this code</b>  <ul style="list-style-type: none"> <li>This code(pacs.008.001.08/CreditTransferTransactionInformation/ChargeBearer/BorneByCreditor) is removed.</li> </ul>
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.

Code	Name	Definition
		<p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/CreditTransferTransactionInformation/ChargeBearer/BorneByDebtor) is removed.</li> </ul>
SHAR	Shared	<p>In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/CreditTransferTransactionInformation/ChargeBearer/Shared) is removed.</li> </ul>
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

**Used in element(s)**

["ChargeBearer" on page 48](#)

**Restricts**

["ChargeBearerTypeCode" on page 199](#)

## 6.15 ChargeBearerTypeCode

*Definition:* Specifies which party(ies) will pay charges due for processing of the instruction.

*Type:* CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transac-

Code	Name	Definition
		tion charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

**Is restricted by**

"ChargeBearerType1Code" on page 198

## 6.16 ClearingChannel2Code

*Definition:* Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

*Type:* CodeSet

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

**Used in element(s)**

"ClearingChannel" on page 132

**Restricts**

"ClearingChannelCode" on page 200

## 6.17 ClearingChannelCode

*Definition:* Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

*Type:* CodeSet

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.

Code	Name	Definition
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

**Is restricted by**

["ClearingChannel2Code" on page 200](#)

## 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****R13 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 141](#), ["Country" on page 149](#), ["Country" on page 169](#), ["CountryOfBirth" on page 68](#), ["CountryOfResidence" on page 127](#)

## 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 71](#)

**Restricts**

["AmountDirectionCode" on page 196](#)

## 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 108

## 6.21 DocumentType3Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

### Used in element(s)

"Code" on page 66

### Restricts

"DocumentTypeCode" on page 203

## 6.22 DocumentType6Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

**Used in element(s)**

"Code" on page 147

**Restricts**

"DocumentTypeCode" on page 203

## 6.23 DocumentTypeCode

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CRCP	CustomerReceipt	When the Sale System requires the POI system to print the Customer receipt.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
HRCP	CashierReceipt	When the Sale system print the Cashier copy of the Payment receipt.
JNRL	Journal	When the POI or the Sale System wants to store a message on the journal printer or electronic journal of the Sale Terminal (it is sometimes a Sale Logging/Journal Printer).
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Code	Name	Definition
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
SRCP	SaleReceipt	When the Sale System requires the POI system to print the Sale receipt.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

**Is restricted by**

"DocumentType3Code" on page 202, "DocumentType6Code" on page 202

## 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 104

## 6.25 ExternalAccountIdentification1Code

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength 4

minLength 1

**Used in element(s)**

"Code" on page 16

**Restricts**

"ExternalAccountIdentificationCode" on page 206

## 6.26 ExternalAccountIdentificationCode

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Is restricted by

"ExternalAccountIdentification1Code" on page 205

## 6.27 ExternalCashAccountType1Code

*Definition:* Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Used in element(s)

"Code" on page 26

### Restricts

"ExternalCashAccountTypeCode" on page 206

## 6.28 ExternalCashAccountTypeCode

*Definition:* Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalCashAccountType1Code" on page 206

## 6.29 ExternalCashClearingSystem1Code

*Definition:* Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	3
minLength	1

**Used in element(s)**

"Code" on page 29

**Restricts**

"ExternalCashClearingSystemCode" on page 207

## 6.30 ExternalCashClearingSystemCode

*Definition:* Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalCashClearingSystem1Code" on page 207

## 6.31 ExternalCategoryPurpose1Code

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 27

**Restricts**

"ExternalCategoryPurposeCode" on page 208

## 6.32 ExternalCategoryPurposeCode

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalCategoryPurpose1Code" on page 207

## 6.33 ExternalClearingSystemIdentification1Code

*Definition:* Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	5
minLength	1

**Used in element(s)**

"Code" on page 28

**Restricts**

"ExternalClearingSystemIdentificationCode" on page 209

## 6.34 ExternalClearingSystemIdentificationCode

*Definition:* Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	5
minLength	1

### Is restricted by

["ExternalClearingSystemIdentification1Code" on page 208](#)

## 6.35 ExternalDiscountAmountType1Code

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Used in element(s)

["Code" on page 70](#)

### Restricts

["ExternalDiscountAmountTypeCode" on page 209](#)

## 6.36 ExternalDiscountAmountTypeCode

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalDiscountAmountType1Code" on page 209

## 6.37 ExternalDocumentLineType1Code

*Definition:* Specifies the document line type as published in an external document type code list.

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 75

**Restricts**

"ExternalDocumentLineTypeCode" on page 210

## 6.38 ExternalDocumentLineTypeCode

*Definition:* Specifies the document line type as published in an external document type code list.

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalDocumentLineType1Code" on page 210

## 6.39 ExternalFinancialInstitutionIdentification1Code

*Definition:* Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 75](#)

**Restricts**

["ExternalFinancialInstitutionIdentificationCode" on page 211](#)

## 6.40 ExternalFinancialInstitutionIdentificationCode

*Definition:* Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

["ExternalFinancialInstitutionIdentification1Code" on page 210](#)

## 6.41 ExternalGarnishmentType1Code

*Definition:* Specifies the garnishment type as published in an external document type code list.

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 100](#)

**Restricts**

["ExternalGarnishmentTypeCode" on page 211](#)

## 6.42 ExternalGarnishmentTypeCode

*Definition:* Specifies the garnishment type as published in an external document type code list.

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalGarnishmentType1Code" on page 211

## 6.43 ExternalLocalInstrument1Code

*Definition:* Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	35
minLength	1

**Used in element(s)**

"Code" on page 113

**Restricts**

"ExternalLocalInstrumentCode" on page 212

## 6.44 ExternalLocalInstrumentCode

*Definition:* Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	35
minLength	1

**Is restricted by**

["ExternalLocalInstrument1Code" on page 212](#)

## 6.45 ExternalOrganisationIdentification1Code

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 117](#)

**Restricts**

["ExternalOrganisationIdentificationCode" on page 213](#)

## 6.46 ExternalOrganisationIdentificationCode

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

["ExternalOrganisationIdentification1Code" on page 213](#)

## 6.47 ExternalPersonIdentification1Code

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 136](#)

**Restricts**

["ExternalPersonIdentificationCode" on page 214](#)

## 6.48 ExternalPersonIdentificationCode

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

["ExternalPersonIdentification1Code" on page 213](#)

## 6.49 ExternalProxyAccountType1Code

*Definition:* Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 144](#)

**Restricts**

["ExternalProxyAccountTypeCode" on page 215](#)

## 6.50 ExternalProxyAccountTypeCode

*Definition:* Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

["ExternalProxyAccountType1Code" on page 214](#)

## 6.51 ExternalPurpose1Code

*Definition:* Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 145](#)

**Restricts**

["ExternalPurposeCode" on page 215](#)

## 6.52 ExternalPurposeCode

*Definition:* Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalPurpose1Code" on page 215

## 6.53 ExternalServiceLevel1Code

*Definition:* Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 158

**Restricts**

"ExternalServiceLevelCode" on page 216

## 6.54 ExternalServiceLevelCode

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalServiceLevel1Code" on page 216

## 6.55 ExternalTaxAmountType1Code

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Used in element(s)

["Code" on page 177](#)

### Restricts

["ExternalTaxAmountTypeCode" on page 217](#)

## 6.56 ExternalTaxAmountTypeCode

*Definition:* Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Is restricted by

["ExternalTaxAmountType1Code" on page 217](#)

## 6.57 IBAN2007Identifier

*Definition:* The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

*Type:* IdentifierSet

**Format**

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

**Rules****R10 IBAN ✓**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

**Used in element(s)**

"IBAN" on page 15

## 6.58 ISODate

*Definition:* A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

*Type:* Date

**Used in element(s)**

"BirthDate" on page 67, "Date" on page 98, "Date" on page 168, "Date" on page 180, "Date" on page 183, "FromDate" on page 68, "InterbankSettlementDate" on page 108, "InterbankSettlementDate" on page 45, "PoolingAdjustmentDate" on page 47, "RelatedDate" on page 72, "RelatedDate" on page 146, "ToDate" on page 68, "Year" on page 186

## 6.59 ISODateTime

*Definition:* A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

- 1) beginning / end of calendar day  
  
00:00:00 = the beginning of a calendar day  
  
24:00:00 = the end of a calendar day
- 2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* DateTime

**Used in element(s)**

"CreditDateTime" on page 159, "DebitDateTime" on page 159

## 6.60 ISONormalisedDateTime

*Definition:* an ISODateTime whereby all timezoned dateTime values are UTC.

*Type:* DateTime

**Format**

pattern .\*Z

**Used in element(s)**

"AcceptanceDateTime" on page 47, "CreationDateTime" on page 107

## 6.61 ISOTime

*Definition:* A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* Time

**Used in element(s)**

"CLSTime" on page 167, "FromTime" on page 168, "RejectTime" on page 168, "TillTime" on page 167

## 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 111

**Restricts**

"InstructionCode" on page 220

## 6.63 Instruction4Code

*Definition:* Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

*Type:* CodeSet

Code	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

**Used in element(s)**

"Code" on page 112

**Restricts**

"InstructionCode" on page 220

## 6.64 InstructionCode

*Definition:* Specifies further instructions concerning the processing of a payment instruction.

*Type:* CodeSet

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.

Code	Name	Definition
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
TFRO	TimeFrom	Payment instruction will be valid and eligible for execution from the date and time stipulated.
TTIL	TimeTill	Payment instruction is valid and eligible for execution until the date and time stipulated. Otherwise, the payment instruction will be rejected.

**Is restricted by**

"Instruction3Code" on page 219, "Instruction4Code" on page 220

## 6.65 LEIdentifier

*Definition:* Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

*Type:* IdentifierSet

**Format**

pattern [A-Z0-9]{18,18}[0-9]{2,2}

**Used in element(s)**

"LEI" on page 22, "LEI" on page 77, "LEI" on page 115

## 6.66 Max10Text

*Definition:* Specifies a character string with a maximum length of 10 characters.

*Type:* Text

**Format**

maxLength 10

minLength 1

**Used in element(s)**

"Code" on page 169

## 6.67 Max128Text

*Definition:* Specifies a character string with a maximum length of 128 characters.

*Type:* Text

**Format**

maxLength 128

minLength 1

**Used in element(s)**

"Identification" on page 118

## 6.68 Max140Text

*Definition:* Specifies a character string with a maximum length of 140 characters.

*Type:* Text

**Format**

maxLength 140

minLength 1

**Used in element(s)**

"AdditionalInformation" on page 71, "AdditionalInformation" on page 189, "AdditionalRemittanceInformation" on page 173, "InstructionInformation" on page 111, "InstructionInformation" on page 112, "Name" on page 22, "Name" on page 33, "Name" on page 77, "Name" on page 114, "Name" on page 119, "Name" on page 149, "Name" on page 177, "ReferenceNumber" on page 98, "ReferenceNumber" on page 179, "ReferenceNumber" on page 182, "Unstructured" on page 155

## 6.69 Max15NumericText

*Definition:* Specifies a numeric string with a maximum length of 15 digits.

*Type:* Text

**Format**

pattern [0-9]{1,15}

**Used in element(s)**

"NumberOfTransactions" on page 108

## 6.70 Max16Text

*Definition:* Specifies a character string with a maximum length of 16 characters.

*Type:* Text

### Format

maxLength	16
minLength	1

### Used in element(s)

"BuildingNumber" on page 139, "PostBox" on page 139, "PostCode" on page 140

## 6.71 Max2048Text

*Definition:* Specifies a character string with a maximum length of 2048 characters.

*Type:* Text

### Format

maxLength	2048
minLength	1

### Used in element(s)

"ElectronicAddress" on page 157, "EmailAddress" on page 35, "Identification" on page 144

## 6.72 Max34Text

*Definition:* Specifies a character string with a maximum length of 34 characters.

*Type:* Text

### Format

maxLength	34
minLength	1

### Used in element(s)

"Identification" on page 101

## 6.73 Max350Text

*Definition:* Specifies a character string with a maximum length of 350 characters.

*Type:* Text

### Format

maxLength	350
-----------	-----

minLength	1
-----------	---

**Used in element(s)**

["PlaceAndName" on page 174](#)

## 6.74 Max35Text

*Definition:* Specifies a character string with a maximum length of 35 characters.

*Type:* Text

**Format**

maxLength	35
minLength	1

**Used in element(s)**

["AdministrationZone" on page 179](#), ["AdministrationZone" on page 182](#), ["BuildingName" on page 139](#), ["Category" on page 188](#), ["CategoryDetails" on page 188](#), ["CertificateIdentification" on page 188](#), ["CityOfBirth" on page 68](#), ["ClearingSystemReference" on page 131](#), ["CountrySubDivision" on page 141](#), ["DebtorStatus" on page 188](#), ["Description" on page 73](#), ["DistrictName" on page 141](#), ["EmailPurpose" on page 35](#), ["EndToEndIdentification" on page 130](#), ["FormsCode" on page 188](#), ["Identification" on page 22](#), ["Identification" on page 103](#), ["Identification" on page 104](#), ["Identification" on page 105](#), ["Information" on page 169](#), ["InstructionIdentification" on page 130](#), ["Issuer" on page 67](#), ["Issuer" on page 74](#), ["Issuer" on page 100](#), ["Issuer" on page 102](#), ["Issuer" on page 103](#), ["Issuer" on page 104](#), ["Issuer" on page 105](#), ["Issuer" on page 106](#), ["Issuer" on page 148](#), ["JobTitle" on page 35](#), ["MemberIdentification" on page 30](#), ["MessageIdentification" on page 107](#), ["Method" on page 180](#), ["Method" on page 182](#), ["Number" on page 72](#), ["Number" on page 146](#), ["Proprietary" on page 16](#), ["Proprietary" on page 26](#), ["Proprietary" on page 27](#), ["Proprietary" on page 28](#), ["Proprietary" on page 29](#), ["Proprietary" on page 66](#), ["Proprietary" on page 70](#), ["Proprietary" on page 75](#), ["Proprietary" on page 75](#), ["Proprietary" on page 100](#), ["Proprietary" on page 113](#), ["Proprietary" on page 117](#), ["Proprietary" on page 136](#), ["Proprietary" on page 145](#), ["Proprietary" on page 145](#), ["Proprietary" on page 147](#), ["Proprietary" on page 158](#), ["Proprietary" on page 177](#), ["ProvinceOfBirth" on page 67](#), ["Reference" on page 65](#), ["RegistrationIdentification" on page 184](#), ["RegistrationIdentification" on page 185](#), ["RemittanceIdentification" on page 156](#), ["Responsibility" on page 36](#), ["SchemeName" on page 104](#), ["TaxIdentification" on page 184](#), ["TaxIdentification" on page 185](#), ["TaxType" on page 184](#), ["TaxType" on page 185](#), ["Title" on page 177](#), ["TownLocationName" on page 141](#), ["TownName" on page 140](#), ["TransactionIdentification" on page 131](#), ["Type" on page 168](#), ["Type" on page 187](#)

## 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 117](#), ["Reason" on page 71](#)

## 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 142](#), ["Department" on page 36](#), ["Department" on page 138](#), ["Floor" on page 139](#), ["Name" on page 25](#), ["Room" on page 140](#), ["StreetName" on page 139](#), ["SubDepartment" on page 139](#)

## 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 225](#)

## 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.

Code	Name	Definition
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 225

## 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 180, "SequenceNumber" on page 183

## 6.80 ParentCurrencyCode

*Definition:* Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

*Type:* CodeSet

**Format**

pattern	[A-Z]{3,3}
---------	------------

**Is restricted by**

"ActiveCurrencyCode" on page 193, "ActiveOrHistoricCurrencyCode" on page 194

## 6.81 PercentageRate

*Definition:* Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

*Type:* Rate

**Format**

fractionDigits	10
----------------	----

totalDigits 11

**Used in element(s)**

["Rate" on page 175](#)

## 6.82 PhoneNumber

*Definition:* The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+ and "-" (up to 30 characters).

*Type:* Text

**Format**

pattern `\+[0-9]{1,3}-[0-9()+\-\]{1,30}`

**Used in element(s)**

["FaxNumber" on page 34](#), ["MobileNumber" on page 34](#), ["PhoneNumber" on page 34](#)

## 6.83 PreferredContactMethod1Code

*Definition:* Preferred method used to reach the individual contact within an organisation.

*Type:* CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.

**Used in element(s)**

["PreferredMethod" on page 37](#)

**Restricts**

["PreferredContactMethodCode" on page 227](#)

## 6.84 PreferredContactMethodCode

*Definition:* Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
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 227](#)

## 6.85 Priority2Code

*Definition:* Specifies the priority level of an event.

Type: CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

Used in element(s)

["InstructionPriority" on page 132](#)

Restricts

["PriorityCode" on page 229](#)

## 6.86 Priority3Code

*Definition:* Specifies the priority level of an event.

Type: CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

**Used in element(s)**

["SettlementPriority" on page 45](#)

**Restricts**

["PriorityCode" on page 229](#)

## 6.87 PriorityCode

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
LOWW	Low	Priority level is low.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

**Is restricted by**

["Priority2Code" on page 228](#), ["Priority3Code" on page 228](#)

## 6.88 RegulatoryReportingType1Code

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type:* CodeSet

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

**Used in element(s)**

["DebitCreditReportingIndicator" on page 149](#)

**Restricts**

["RegulatoryReportingTypeCode" on page 229](#)

## 6.89 RegulatoryReportingTypeCode

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type:* CodeSet

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

**Is restricted by**

"RegulatoryReportingType1Code" on page 229

## 6.90 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 157

**Restricts**

"RemittanceLocationMethodCode" on page 230

## 6.91 RemittanceLocationMethodCode

*Definition:* Specifies the method used to deliver the remittance advice information.

*Type:* CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

Is restricted by

["RemittanceLocationMethod2Code" on page 230](#)

## 6.92 SettlementMethod1Code

*Definition:* Specifies the method used to settle the credit transfer instruction.

*Type:* CodeSet

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.  <div style="background-color: #ffffcc; padding: 5px;"> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/Group-Header/SettlementInformation/SettlementMethod/CoverMethod) is removed.</li> </ul> </div>
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

Code	Name	Definition
		<p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/Group-Header/SettlementInformation/SettlementMethod/InstructedAgent) is removed.</li> </ul>
INGA	InstructingAgent	<p>Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pacs.008.001.08/Group-Header/SettlementInformation/SettlementMethod/InstructingAgent) is removed.</li> </ul>

**Used in element(s)**

"SettlementMethod" on page 162

**Restricts**

"SettlementMethodCode" on page 232

## 6.93 SettlementMethodCode

*Definition:* Specifies the method used to settle the payment instruction.

*Type:* CodeSet

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.

**Is restricted by**

"SettlementMethod1Code" on page 231

## 6.94 TaxRecordPeriod1Code

*Definition:* Specifies the period related to the tax payment.

*Type:* CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
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 186

**Restricts**"TaxRecordPeriodCode" on page 234

## 6.95 TaxRecordPeriodCode

*Definition:* Specifies the period related to the tax payment.*Type:* CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
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 233

## 6.96 TrueFalseIndicator

*Definition:* A flag indicating a True or False value.

*Type:* Indicator

*Meaning When True:* True

*Meaning When False:* False

**Used in element(s)**

"EmployeeTerminationIndicator" on page 99, "FamilyMedicalInsuranceIndicator" on page 99

## 6.97 UUIDv4Identifier

*Definition:* Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

*Type:* IdentifierSet

**Format**

pattern [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

**Used in element(s)**

"UETR" on page 131

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