

REQUEST FOR PAYMENT (RFP) OPT-IN PROGRAM RULES AND GUIDELINES

[Version 1.0]

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1. Introduction and Overview

1.1 The Request for Payment Opt-in Program (“RfP Program”) allows billers/vendors to electronically submit a request for payment (“RfP”)¹ to a customer via the ACH Network. The RfP can include details about the payment request such as invoice number, line items purchases, discounts, taxes, and any other invoice information that the applicable Originator and Receiver agree to include in the RfP.

1.2 The RfP Program helps provide billers/vendors with the potential of making e-invoicing and reconciliation processes more effective and efficient.

1.3 The RfP Program helps gives business customers greater control, flexibility, and visibility over outgoing payments.

1.4 These RfP Program rules and guidelines (“RfP Rules”) define participant roles, requirements, process flows, warranties and technical message specifications.

1.5 Except as otherwise provided in these RfP Rules, the NACHA Rules, including all provisions relating to CTX Entries and rules related to arbitration of disputes and Rules enforcement, shall apply to all transactions and CTX Entries originated in connection with the RfP Program and to the application of the RfP Rules with respect thereto. In the event of any conflict between the NACHA Rules and these RfP Rules, including any conflict with respect to the required formats and content of any RfP Entry, these RfP Rules shall govern solely with respect to the RfP Program.

1.6 The RfP program uses ISO 20022 XML formatting to convey RfP messages. This document provides an overview of the RfP ISO 20022 XML messages, and explains how to format messages appropriately.

2. Participants in RfP Program

2.1 Each biller or vendor that uses the ACH Network to submit an RfP to a customer is an Originator under the NACHA Rules. The bank that each Originator uses to transmit the RfP through the ACH Network is the Originator’s ODFI.

2.2 The Originator’s customer to which an RfP is sent is the Receiver under the NACHA Rules, and the bank that receives the RfP from the ODFI on behalf of the Receiver is the Receiver’s RDFI.

¹ 1.1 All capitalized terms used in the RfP Rules (as defined in Section 1.4) shall have the meanings set forth in the Glossary included in Section 6, or if not defined there, in the technical appendices included as Appendix A (see Section 7), Appendix B (see Section 8), Appendix C (see Section 9), Appendix D (see Section 10), and Appendix E (see Section 11), or, if not defined in the Glossary or such Appendices, in the NACHA Rules. Unless otherwise noted, all references herein to a “Section” or an “Appendix” are to the applicable Section or Appendix of these RfP Rules.

3. Binding Requirements

3.1 Binding Agreement to the RfP Rules. By participating in the RfP Program as an ODFI or RDFI, a DFI agrees to be bound by these RfP Rules.

3.2 Origination of RfP Entries by Originators and ODFIs.

(a) An Originator may send an RfP to a Receiver by originating an RfP Entry via the ACH Network through its ODFI or RfP Service Provider. RfP information shall be embedded within the Payment Related Information field of an Addenda Record (the "7" record) within a standard CTX Entry. The Payment Related Information field may contain up to approximately 800,000 characters of information. The RfP information shall: (i) be in the ISO 20022 XML format, which, notwithstanding anything to the contrary in the NACHA Rules, shall be a permissible format for information in the Addenda Record of an RfP Entry; and (ii) conform to the specifications detailed in the Appendices to these RfP Rules.

(b) Each ODFI makes no representation or warranty regarding the accuracy or completeness of the RfP information contained in the RfP Entry.

3.3 RDFI Obligation Upon Receipt of RfP Entry. If an RDFI has agreed with its Receiver to receive and process CTX Addenda Entries for such Receiver, and such CTX Addenda Entries contain RfP Entries, the RDFI shall provide the RfP information to its Receiver by such method and in such format and timeframe as the RDFI and Receiver agree.

3.4 Disclaimers. An RfP Entry is a nonfinancial transaction and shall not on its own create a payment obligation between the Receiver and the Originator.

4. Non-Binding Guidelines

4.1 RfP Agreements. Originators and Receivers should consider entering into an agreement to address any obligations relating to an RfP that are not otherwise addressed in these RfP Rules, including:

- (a) the specific data that will be included in RfP Entry addenda records; and
- (b) whether the Originator makes a representation or warranty regarding the accuracy and completeness of the RfP information included in an RfP Entry.

4.2 Agreements Between Originators and ODFIs. Originators and ODFIs should consider addressing in their origination agreements any of their respective obligations relating to an RfP that are not otherwise addressed in these RfP Rules, including:

- (a) the Originator's obligations with respect to, and responsibility and liability for, any RfP Entry that contains any virus, Trojan horse, bug, worm or other disabling or malicious code; and
- (b) the Originator's obligations with respect to, and responsibility and liability for, any claims made by a Receiver or RDFI with respect to an RfP Entry.

4.3 Agreements Between Receivers and RDFIs. Receivers and RDFIs should consider addressing in an agreement any of their respective obligations relating to an RfP that are not otherwise addressed in these RfP Rules, including:

(a) the method, format and timing of the provision of RfP information contained in an RfP Entry to the Receiver by the RDFI; and

(b) the RDFI's responsibility and liability with respect to the content of an RfP Entry.

5. Miscellaneous

5.1 Amendments to the RfP Rules. NACHA may amend these RfP Rules at any time by publication of the amendment on the NACHA.org or achrulesonline.org website.

5.2 Interpretation and Enforcement. The RfP Rules shall be interpreted and enforced in accordance with the NACHA Rules. The rules enforcement procedures set forth in the NACHA Rules, including the System of Fines set forth therein, shall apply to RfP Entries.

5.3 Survival. In the event that the participation of an RfP Participant in the RfP Program is terminated for any reason, all obligations of such RfP Participant under the these RfP Rules and the NACHA Rules shall survive with respect to RfP Entries Transmitted or received prior to such termination of participation in the RfP Program.

6. Glossary for Request for Payment Rules (Sections 1-6)

The following terms shall have the following meaning when used in these Request for Payment Rules. Related forms of any term shall have the correlative meaning.

“NACHA Rules” the Operating Rules of NACHA -- The Electronic Payments Association, including all appendices, formal rules interpretations, and schedule of fees, as in effect from time to time.

“RfP” has the meaning set forth in Section 1.1.

“RfP Entry” means a CTX Entry Transmitted in accordance with these RfP Rules that includes ISO 20022 XML-formatted data in the payment addenda records.

“RfP Participant” means, collectively, the Originators, Receivers, ODFIs and RDFIs participating in the RfP Program and any of their respective RfP Service Providers.

“RfP Program” has the meaning set forth in Section 1.1.

“RfP Rules” has the meaning set forth in Section 1.4.

“RfP Service Provider” means an organization that provides accounts payable and/or accounts receivable transaction processing services to customers, including the Initiation, receipt and/or processing of Entries on behalf of such customers.

7. Appendix A: Technical Specifications

This section describes the technical specifications that should be used as a reference in the construction of an ISO 20022 XML-formatted information for Request for Payment (pain.013) and response to the request (pain.014) in ACH addenda records. The key elements are outlined below.

Originators of ACH payments with RfP ISO 20022 XML formatted information will need to create a complete XML record (see Figure 5 Sample XML Format record) following the guidelines provided, and embed these into structured Addenda 7 records of up to 80 characters each (see Figure 4). The value `<?xml version="1.0" encoding="UTF-8"?>` denotes the start of Addendum record 1, and the value `</RmtInf>` indicates the last XML addendum record for an ACH payment that has XML remittance information addenda.

A.1 Implementation Guidelines

1.1 XML Schema

The implementation of XML in ACH addenda records should utilize XML Schema Definition language (XSD) version 1.0 (See Appendix B: XML Schema Overview to learn more about XSD). The more widely prevalent XSD version 1.0 supports the character sets (see 1.3 Character Sets below) required for the RfP ISO 20022 XML fields and sub-fields in the pain.013 and pain.014 messages.

1.2 Request for Payment ISO 20022 XML Message Versions

The versions that NACHA recommends for the Request for Payment message and the Response to the Request are pain.013.001.06 and pain.014.001.06 respectively. Version 5 for the RfP messages, which The Clearing House Real-Time Payments system has implemented, may also be utilized as there is no material difference in the schemas.²

1.3 Character Set

The UNICODE character set, encoded in UTF-8, is the official ISO 20022 character set. To allow the use of special characters and symbols within the ISO 20022 XML file, systems need to support and apply Unicode Transformation Format-8 (UTF-8) encoding. Systems must specify the UTF-8 in the XML encoding attribute as follows: `<?xml version="1.0" encoding="UTF-8"?>`. Specifying UTF-8 encoding at the beginning of the XML file denotes that the document character set is UTF-8-compliant. ISO 20022 XML messages will be restricted to the Basic Latin Character Set, a Unicode subset (see Appendix F: Character Sets).

1.4 Standard Entry Class (SEC) Code

The Standard Entry Class Code available in XML format will be CTX (Corporate Trade Exchange Entries) for corporate transactions.

² Note that version 6 corrected typos in pain.013 and pain.014 version 5 messages.

1.5 Operator Code and Identifier

No changes in the detail record to indicate ISO 20022 XML formatted addenda is required. Existing notation for addenda indicator field "0" for no addenda and "1" for addenda record(s) apply. ISO 20022 XML-formatted addenda will specifically be identified by the XML Declaration, or the first line in every XML file: `<?xml version="1.0" encoding="UTF-8"?>` (similar to the identification of EDI files by looking for X12 structure or in other words, the leading sequence, "ISA", the number of characters for subcomponent, and other relevant details).

A.2 Request for Payment ISO 20022 Messages

The set of RfP ISO 20022 messages comprise of:

- Request for Payment message or pain.013, which is used to request initiation of a payment from the debtor (payer). The message may be sent from the Creditor sending party to the Debtor receiving party directly or through agents.
- Request for Payment Status Report or pain.014, which is used in response to the sender of the request.

The XML Schema Definition (XSD) that describes the elements in pain.013 and pain.014 can be found on the ISO 20022 Payment messages site along with the Message Definition Report (MDR): http://www.iso20022.org/payments_messages.page.

2.1 Request for Payment (pain.013) and Corresponding Status Report (pain.014) File Structures and Content

a. Parties of the Transaction

The ISO 20022 concepts of different parties are described in the table below.

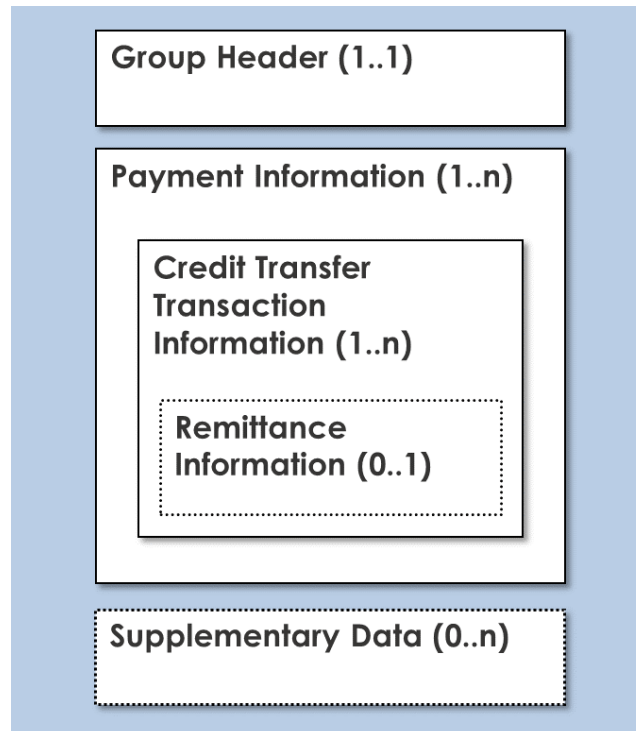
ISO 20022 Participant	Synonym	Description
Initiating Party	Originator	Party sending the Request for Payment. This may be the payee itself, an agent, or the parent company shared service center
Invoicer / Creditor Sending Party	Originator	The party that issued the invoice (when that party is different from the Creditor or Ultimate Creditor)
Creditor	Originator	Party to which an amount of money is due
Ultimate Creditor	Ultimate Payee	Ultimate party to which an amount of money is due. For example, when payment is made to an account of a financing company, but the ultimate beneficiary is the customer of the financing company
Message Recipient	Receiver	Receiver of the message
Invoicee	Receiver	Party which received the Invoice (when that party is different from the Debtor or Ultimate Debtor)
Debtor	Receiver / Ordering Party / Buyer	Party that owes an amount of money to the (ultimate) creditor

Ultimate Debtor	Ultimate Payer	Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different from the payer.
Debtor agent	Bank (Receiver's Bank / Buyer's Bank / Payer's Bank)	Party is the Bank of the Payer/Debtor
Creditor agent	Bank (Originator's Bank / Seller's Bank / Payee's Bank)	Party is the Bank of the Payee/Creditor
Forwarding agent	Bank	Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution

b. Request for Payment (pain.013) XML Message File Structure

The Request for Payment message (pain.013) is sent by the Creditor (payee) to the Debtor (payor) directly or through agents to request the initiation of a payment. The message is composed of three primary building blocks: Group Header, Payment Information, and Supplementary Data illustrated in the following diagram.

Figure 1: pain.013 XML File Structure



1. The Group Header

The **Group Header** is mandatory and must be present once. It is a set of characteristics shared by all individual transactions included in the message. It contains elements such as MessageIdentification and CreationDateAndTime.

2. Payment Information

The **Payment Information** block is mandatory and can be present more than once. It provides the set of details of the message between the (ultimate) Debtor and the (ultimate) Creditor. It also represents a logical grouping of payments i.e., applies to the debit side of the payment transactions included in the creditor payment initiation. The information can include such elements

as Debtor, Debtor Account, Payment Type Information, Payment Method, and Requested Execution Date for the transactions contained in the block.

a. Credit Transfer Transaction Information

Part of the Payment Information block, **Credit Transfer Transaction Information** is mandatory, and can be repetitive. It represents the actual payments to be made and contains information related to the credit side of the transaction such as Creditor (Receiver), Creditor Agent (Receiver's Bank) and Remittance Information.

1) Remittance Information

The optional **Remittance Information** can be repetitive when used to provide additional structured or unstructured remittance information to support the bundling of invoices and credit notes to one payment.

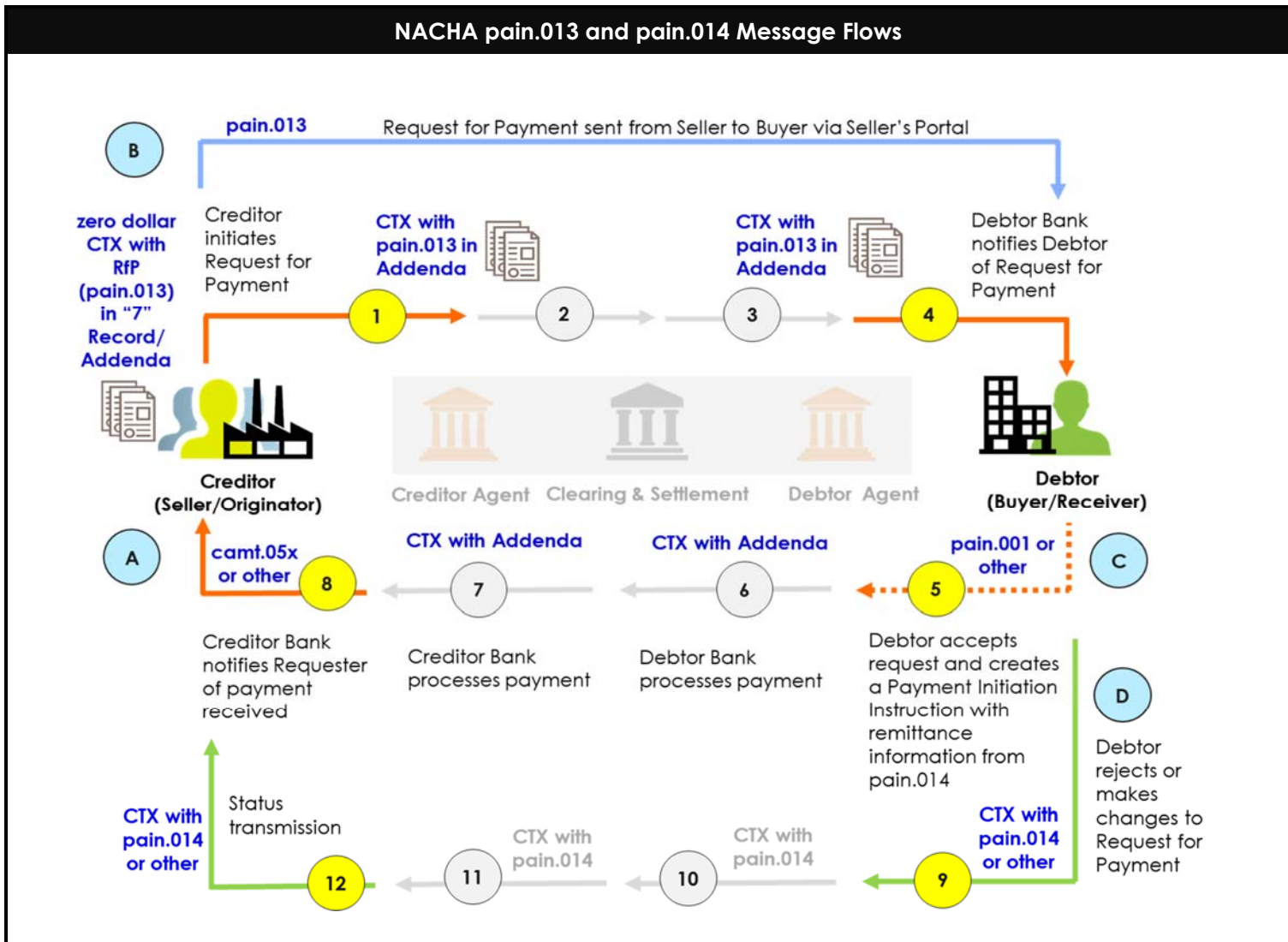
3. Supplementary Data

The **Supplementary Data** block can be used to offer additional information that cannot be captured in the structured elements and/or any other specific block.

d. U.S. ACH Payments

The purpose of this section is to provide the chain of electronic information exchange between the RfP Participants: Originator/Creditor and the Receiver/Debtor and Other RfP Parties through U.S. ACH Clearing Systems. The Creditor (Biller) routes the e-invoice to the end user using a zero-dollar CTX transaction via the ACH Network, with the Request for Credit (pain.013) information embedded in the Addenda or "7" record. The high level process flow is illustrated in the following page.

Figure 2: Sample Request for Payment Data Flow: e-Invoice to Payment with Remittance Addendum



NOTE: Payment execution may happen same day, next day, or at a future date.

As shown in the picture (Steps A and B), the Request for Payment message may be transmitted through multiple channels: (a) From the Creditor to its bank sent down the chain ultimately to the Debtor; or (b) the Creditor may send the message directly to the Debtor via a separate Web Portal or eProcurement platform. Payment initiation and execution is highlighted in step C, and exception handling in step D. Further details follow:

Step A. Payment Request issuing (flows 1-2-3-4): The Seller generates and sends a Request for Payment message to its bank (Creditor Agent). The Seller's Bank transmits the request (CTX with pain.013 in the Addenda) to the Buyer's Bank (Debtor Agent) through the Operator. The Debtor Agent delivers the Request for Payment through any channel the bank makes available to the Buyer (via CTX with pain.013, online banking system, etc.). The Debtor receives the message and takes a course of action.

Step B. Payment Request issuing: The Seller issues the Request for Payment to the Debtor through a business or third-party Web portal or eProcurement platform.

Step C. Payment Initiation and execution (flows 5-6-7-8): Once the Buyer receives the request by the Buyer's Bank, the Buyer can confirm the payment request and initiate a credit transfer. After receipt of Buyer's credit transfer initiation message, the Buyer's Bank can activate execution of payment including the remittance information specified by the Creditor.

Step D. Exception Handling (flows 9-10-11-12): The Buyer can refuse or amend the payment request. The Debtor can reject the Request for Payment and notify the Debtor bank through one of its supported channels. The Debtor bank will transmit a CTX with pain.014 in the Addenda to the Creditor bank through the Operator. In turn, the Creditor bank will send the results of the response to the Request for Payment message to the Creditor customer through any channel the Creditor bank makes available to the Seller (may be via CTX with pain.014, a return reason in the Addenda, or other means).


e. Example – Context for ACH Record Structure

An application of the business process is presented in the following page. The Request for Payment is from ABC Corporation (Creditor) as the Invoicer/Originator to XYZ Corporation (Debtor) as the Invoicee/Receiver in electronic format i.e., e-invoice or e-bill using a zero-dollar CTX transaction via the ACH Network. The Debtor will route a return CTX Payment with Remittance Addendum in ISO 20022 XML format from XYZ Corp. as the Payer/Originator to ABC Corp. as the Payee/Receiver.

5.1 ACH with XML Remittance Data Examples

The Sample e-Invoice is provided to align with the selections of data in the following example of the CTX Payment with ISO 2002 XML Remittance Addendum.

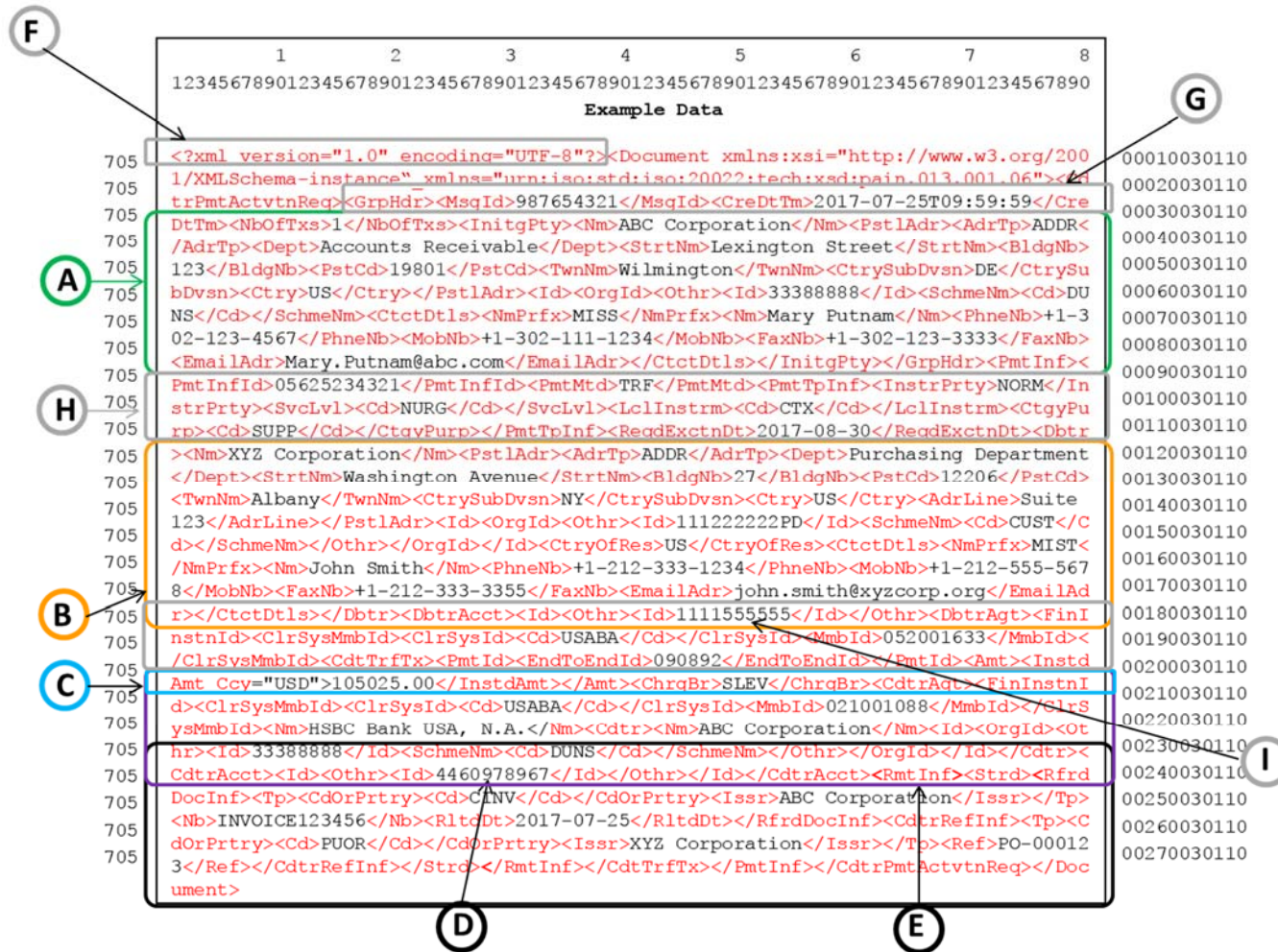
Figure 3: Sample e-Invoice

To: [XYZ Corporation Attn : John Smith Purchasing Department 27 Washington Ave. Albany, NY 12206 Office Phone: 212-333-1234 Mobile Phone: 212-555-5678 email: john.smith@xyzcorp.org]		Cust #: 111222222PD	 ABC Corporation		ABC Corporation Accounts Receivable 123 Lexington St. Wilmington, DE 19801 Telephone: 302-123-4567 Dunns #: 33388888
YOUR ORDER NO. XYZ Corporation PO#: 000123	OUR CONTRACT NO. ABC-007925	TERMS Net 30 Days	INVOICE DATE 07/25/17	INVOICE NO. 123456	
Line Item	Description	Price	Discounts	Tax (5%):	Amount Due
	ABC-Customer-Care Software License Fee Discount applied for payment before start of License Fee period: Payment reduction due to Software License price change (Reason Code: 03)	\$110,500.00	-\$300.00 -\$200.00	\$5,025.00	\$105,525.00
TOTAL DUE: \$105,525.00					
SEND REMITTANCE DIRECTLY: ABC Corporation Accounts Receivable 123 Lexington St. Wilmington, DE 19801		OR ELECTRONIC PAYMENT TO: HSBC Bank USA, N.A. ABA #021001088 Account #4460978967 Account Name: ABC Corporation, Inc.		Past due invoices will be subject to a late fee charge of 1.5% of the outstanding balance per month	

5.2 ACH Record Structure for ISO 2022 Request for Payment within CTX

The below provides an example of an RfP ISO 2022 XML Information in structured Addenda 7 records, 80 characters each.

Figure 4: Sample CTX with RfP ISO 2022 XML Remittance Data



Explanation of annotations between Figure 3 and Figure 4.

A – Initiating party/Payee contact information

B – Debtor/Payer contact information

C – Amount Due

D – Creditor/Payee Bank and Account Number

E – Remittance Details

F* – Declaration specifies XML formatted data in Addenda 7 Record

G* – Header information generated by initiating party (Payee) system

H* – Payment execution instruction (added by Originator)

I* – Debtor/Payor Bank and Account Number

*NOTE: Would not be pulled from an invoice

Figure 5: Alternate View of the CTX Example with XML Formatting

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.013.001.06"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CtrPmtActvtnReq>
    <GrpHdr>
      <MsgId>987654321</MsgId>
      <CreDtTm>2017-07-25T09:59:59</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>ABC Corporation</Nm>
        <PstlAdr>
          <AdrTp>ADDR</AdrTp>
          <Dept>Accounts Receivable</Dept>
          <StrtNm>Lexington Street</StrtNm>
          <BldgNb>123</BldgNb>
          <PstCd>19801</PstCd>
          <TwnNm>Wilmington</TwnNm>
          <CtrySubDvsn>DE</CtrySubDvsn>
          <Ctry>US</Ctry>
        </PstlAdr>
        <Id>
          <OrgId>
            <Othr>
              <Id>33388888</Id>
              <SchmeNm>
                <Cd>DUNS</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
        <CtryOfRes>US</CtryOfRes>
        <CtctDtls>
          <NmPrfx>MISS</NmPrfx>
          <Nm>Mary Putnam</Nm>
          <PhneNb>+1-302-123-4567</PhneNb>
          <MobNb>+1-302-111-1234</MobNb>
          <FaxNb>+1-302-123-3333</FaxNb>
        </CtctDtls>
      </InitgPty>
    </GrpHdr>
  </CtrPmtActvtnReq>
</Document>
```

```
                <EmailAdr>Mary.Putnam@abc.com</EmailAdr>
            </CtctDtls>
        </InitgPty>
    </GrpHdr>
    <PmtInf>
        <PmtInflId>05625234321</PmtInflId>
        <PmtMtd>TRF</PmtMtd>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
            <SvcLvl>
                <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
                <Cd>CTX</Cd>
            </LclInstrm>
            <CtgyPurp>
                <Cd>SUPP</Cd>
            </CtgyPurp>
        </PmtTpInf>
        <ReqdExctnDt>2017-08-30</ReqdExctnDt>
        <Dbtr>
            <Nm>XYZ Corporation</Nm>
            <PstlAdr>
                <AdrTp>ADDR</AdrTp>
                <Dept>Purchasing Department</Dept>
                <StrtNm>Washington Avenue</StrtNm>
                <BldgNb>27</BldgNb>
                <PstCd>12206</PstCd>
                <TwnNm>Albany</TwnNm>
                <CtrySubDvsn>NY</CtrySubDvsn>
                <Ctry>US</Ctry>
                <AdrLine>Suite 123</AdrLine>
            </PstlAdr>
            <Id>
                <OrgId>
                    <Othr>
                        <Id>111222222PD</Id>
                        <SchmeNm>
                            <Cd>CUST</Cd>
                        </SchmeNm>
                    </Othr>
                </OrgId>
            </Id>
        </Dbtr>
    </PmtInf>
</PaymentInformation>
```

```

        </Othr>
    </Orgld>
</ld>
<CtryOfRes>US</CtryOfRes>
<CtctDtls>
    <NmPrfx>MIST</NmPrfx>
    <Nm>John Smith</Nm>
    <PhneNb>+1-212-333-1234</PhneNb>
    <MobNb>+1-212-555-5678</MobNb>
    <FaxNb>+1-212-333-3355</FaxNb>
    <EmailAdr>john.smith@xyzcorp.org</EmailAdr>
</CtctDtls>
</Dbtr>
<DbtrAcct>
    <ld>
        <Othr>
            <ld>1111555555</d>
        </Othr>
    <DbtrAgt>
        <FinInstnId>
            <ClrSysMmbld>
                <ClrSysId>
                    <Cd>USABA</Cd>
                </ClrSysId>
                <Mmbld>052001633</Mmbld>
            </ClrSysMmbld>
        <CdtTrfTx>
            <PmtId>
                <EndToEndId>090892</EndToEndId>
            </PmtId>
            <Amt>
                <InstdAmt Ccy="USD">105025.00</InstdAmt>
            </Amt>
            <ChrgBr>SLEV</ChrgBr>
            <CdtrAgt>
                <FinInstnId>
                    <ClrSysMmbld>
                        <ClrSysId>
                            <Cd>USABA</Cd>
                        </ClrSysId>

```

```

        <Mmbld>021001088</Mmbld>
        </ClrSysMmbld>
        <Nm>HSBC Bank USA, N.A.</Nm>
    <Ctr>
        <Nm>ABC Corporation</Nm>
        <Id>
            <OrgId>
                <Othr>
                    <Id>33388888</Id>
                    <SchmeNm>
                        <Cd>DUNS</Cd>
                    </SchmeNm>
                </Othr>
            </OrgId>
        </Id>
    </Ctr>
    <CtrAcct>
        <Id>
            <Othr>
                <Id>4460978967</Id>
            </Othr>
        </Id>
    </CtrAcct>
    <RmtInf>
        <Strd>
            <RfrdDocInf>
                <Tp>
                    <CdOrPrtry>
                        <Cd>CINV</Cd>
                    </CdOrPrtry>
                    <Issr>ABC Corporation</Issr>
                </Tp>
                <Nb>INVOICE123456</Nb>
                <RltdDt>2017-07-25</RltdDt>
            </RfrdDocInf>
            <CtrRefInf>
                <Tp>
                    <CdOrPrtry>
                        <Cd>PUOR</Cd>
                    </CdOrPrtry>
                </Tp>
            </CtrRefInf>
        </Strd>
    </RmtInf>

```

```
                <Issr>XYZ Corporation</Issr>
                </Tp>
                <Ref>PO-000123</Ref>
            </CdtrRefInf>
        </Strd>
    </RmtInf>
</CdtTrfTx>
</PmtInf>
</CdtrPmtActvtnReq>
</Document>
```

c. Request for Payment (pain.013) File Format Table

The following table provides detailed information of data elements to use in the Request for Payment message. Note that not all data elements have been repeated in this document and should be taken into account in applicable bank specific or business criteria.

The column headings used in the table are described below:

- **ISO Index:** index used in the official ISO 20022 XML Message Definition Report (www.iso20022.org)
- **{Or ... Or}** indicates a choice of elements
- **Level:** specifies the tag depth of the ISO field name within the document represented by a '+'. For example:

'+' would represent a Parent Element

'++' would represent the Child Element of the previous Parent Element

+	<>
++	<>
+++	<>
	<>
	<>

Note that where optional tags that have not been populated, the tag should be omitted from the file along with its parent tag. Also, "empty tag" implies a choice component.

- **ISO Field Name:** name and abbreviation for a data element
- **Mult:** is short for multiple, identifying the number of occurrences of an element and specifies whether each tag and data element is mandatory (1) or optional (0).

[1..1] = mandatory, only one occurrence

[1..n] = mandatory and repetitive

[0..1] = optional, only one occurrence

[0..n] = optional and repetitive

- **Description:** explanation for the message item, including data type and size
- **Example:** provided for illustrative purposes

1) The Group Header

Group Header contains the identification information of the request for payment message.

XML Declaration			
ISO Field Item	Mult	Content Description	Example
XML Declaration		This tag must always be placed before the group header tag. The XML header must follow the recommendation from http://www.iso20022.org beginning with the Declaration outlined	<?xml version="1.0" encoding="UTF-8"?>
Message root <Document><CdtrPmtActvtnReq>	[1..1]	This tag must always be placed before the group header tag	<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.013.001.06" ><CdtrPmtActvtnReq>

Group Header Block – This can only occur once per file						
Index	Or	Level	ISO Field Item	Mult	Content Description	Example
1.0			GroupHeader <GrpHdr>	[1..1]	Set of characteristics shared by all individual transactions included in the message Empty tag	<GrpHdr>
1.1		+	MessageIdentification <MsgId>	[1..1]	Unique identification, as assigned by the initiating party, and sent to the next party in the chain to unambiguously identify the message <i>Data Type: Max35Text</i> <i>Note: This ID cannot be reused on future files</i>	<MsgId>987654321</MsgId>
1.2		+	CreationDateTime <CreDtTm>	[1..1]	Date and time that the file was created <i>Data Type: ISODateTime</i> YYYY-MM-DDThh:mm:ss	<CreDtTm>2017-07-25T09:59:59</CreDtTm>

Group Header Block – This can only occur once per file						
Index	Or	Level	ISO Field Item	Mult	Content Description	Example
1.3		+	Number Of Transactions <NbOfTxs>	[1..1]	Total number of individual transactions contained in the file <i>Date Type:</i> Max15 NumericText	<NbOfTxs>1</NbOfTxs>
1.4		+	Control Sum <CtrlSum>	[0..1]	Total of all individual amounts included in the file <i>Data Type:</i> Quantity [Decimal Number]	
Initiating Party						
1.5		+	Initiating Party <InitgPty>	[1..1]	Initiating Party of payment message Empty tag	<InitgPty>
		++	Name <Nm>	[0..1]	Name of the party sending the message. This can be either the Creditor itself or the party that initiates the request on behalf of the Creditor <i>Data Type:</i> Max140Text	<Nm>ABC Corporation</Nm>
		++	Postal Address <PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services Empty tag	<PstlAdr>
		++++	Address Type <AdrTp>	[0..1]	Identifies the nature of the postal address <i>Data Type:</i> Code	<AdrTp>ADDR</AdrTp>
		++++	Department <Dept>	[0..1]	Identification of a division of a large organisation or building <i>Data Type:</i> Max70Text	<Dept>Accounts Receivable</Dept>
		++++	Sub Department <SubDept>	[0..1]	Identification of a sub-division of a large organisation or building <i>Data Type:</i> Max70Text	
		++++	Street Name <StrtNm>	[0..1]	Name of a street or thoroughfare <i>Data Type:</i> Max70Text	<StrtNm>Lexington Street</StrtNm>

Group Header Block – This can only occur once per file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		++++	Building Number <BldgNb>	[0..1]	Number that identifies the position of a building on a Street <i>Data Type: Max16Text</i>	<BldgNb>123</BldgNb>
		++++	Post Code <PstCd>	[0..1]	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail <i>Data Type: Max16Text</i>	<PstCd>19801</PstCd>
		++++	Town Name <TwnNm>	[0..1]	Name of a built-up area, with defined boundaries, and a local government <i>Data Type: Max35Text</i>	<TwnNm>Wilmington </TwnNm>
		++++	Country Sub Division <CtrySubDvsn>	[0..1]	Identifies a subdivision of a country e.g., state, region, country <i>Data Type: Max35Text</i>	<CtrySubDvsn>DE</CtrySubDvsn>
		++++	Country <Ctry>	[0..1]	Nation with its own government <i>Data Type: Code</i>	<Ctry>US</Ctry>
		++++	Address Line <AdrLine>	[0..7]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text <i>Data Type: Max70Text</i>	
Identification						
1.18		++	Identification <Id>	[0..1]	Unique and unambiguous way of identifying an organisation or an individual person Empty tag	<Id>
1.19	{Or	+++	Organisation Identification <OrgId>	[1..1]	Unique and unambiguous way to identify an organization Empty tag	<OrgId>

Group Header Block – This can only occur once per file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		++++	Any BIC <AnyBIC>	[0..1]	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) <i>Data Type:</i> Identifier	
1.21		++++	Other <Othr>	[0..n]	Unique identification of an organization as assigned by an institution, using an identification scheme Empty Tag	<Othr>
1.22		+++++	Identification <Id>	[1..1]	Identification assigned by an institution <i>Data Type:</i> Max35Text <i>Note: 9 digit Routing and Transit Number</i>	<Id> 333888888 </Id>
		+++++	Scheme Name <SchmeNm>	[0..1]	Name of the identification scheme Empty tag	<SchmeNm>
	{Or	+++++	Code <Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list <i>Data Type:</i> Code	<Cd> DUNS </Cd>
	Or}	+++	Private Identification <PrvtId>	[1..1]	Unique and unambiguous identification of a private person, e.g., passport Empty tag	
		++	Country Of Residence <CtryOfRes>	[0..1]	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 <i>Data Type:</i> Code	
		++	Contact Details <CtctDtls>	[0..1]	Contact information for the initiating party (may be creditor or party on behalf of the creditor) Empty tag	<CtctDtls>

Group Header Block – This can only occur once per file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++	Name Prefix <NmPrfx>	[0..1]	Name prefix code <i>Data Type: Code</i>	<NmPrfx>MISS</NmPrfx>
		+++	Name <Nm>	[0..1]	Name of contact party <i>Data Type: Max140Text</i>	<Nm>Mary Putnam</Nm>
		+++	Phone Number <PhneNb>	[0..1]	Phone number of contact party <i>Data Type: Text</i>	<PhneNb>302-123-4567</PhneNb>
		+++	Mobile Number <MobNb>	[0..1]	Mobile number of contact party <i>Data Type: Text</i>	<MobNb>302-111-1234</MobNb>
		+++	Fax Number <FaxNb>	[0..1]	Fax number of contact party <i>Data Type: Text</i>	<FaxNb>302-123-3333</FaxNb>
		+++	Email Address <EmailAdr>	[0..1]	Email address of contact party <i>Data Type: Max2048Text</i>	<EmailAdr>Mary.Putnam@abc.com</EmailAdr>
		+++	Other <Othr>	[0..1]	Other information for contact party <i>Data Type: Max35Text</i>	

2) Payment Information

Payment Information contains elements related to the debit side of the transaction.

Payment Information (Batch) Block – This can occur multiple times within a file						
Index	Or	Level	ISO Field Item	Mult	Description	Example
2.0			Payment Information <PmtInf>	[1..n]	Set of characteristics that applies to the debit side of the payment transactions included in the creditor payment initiation Empty tag	<PmtInf>
2.1		+	Payment Information Identification <PmtInflId>	[0..1]	Originator's unique identifier of the batch of transactions <i>Data Type:</i> Max35Text	<PmtInflId> 05625234321 </PmtInflId>
2.2		+	Payment Method <PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money <i>Data Type:</i> Code <i>Note:</i> Only 'TRF' allowed	<PmtMtd> TRF </PmtMtd>
Payment Type Information						
		+	Payment Type Information <PmtTplnf>	[0..1]	Set of elements that further specifies the type of transaction Empty tag	
		++	Instruction Priority <InstrPrty>	[0..1]	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; <i>Data Type:</i> Code <i>Note:</i> 'NORM' or 'HIGH' may be used	<InstrPrty> NORM </InstrPrty>
		++	Service Level <SvcLvl>	[0..1]	Agreement under which or rules under which the transaction should be processed Empty tag	<SvcLvl>

Payment Information (Batch) Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
	{Or	+++	Code <Cd>	[1..1]	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list <i>Data Type: Code</i>	<Cd> NURG </Cd>
		++	Local Instrument <LclInstrm>	[0..1]	This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level Empty tag	<LclInstrm>
	{Or	+++	Code <Cd>	[1..1]	Specifies the local instrument as published in an external local instrument code list <i>Data Type: Code</i>	<Cd> CTX </Cd>
		++	Category Purpose <CtgyPurp>	[0..1]	Specifies the high level purpose of the instruction based on a set of pre-defined categories. 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 Empty tag	<CtgyPurp>
	{Or	+++	Code <Cd>	[1..1]	Category purpose, as published in an external category purpose code list <i>Data Type: Code</i> <i>Note: Refer to External Code List e.g., 'SUPP' = Transaction is related to a payment to a supplier</i>	<Cd> SUPP </Cd>

Payment Information (Batch) Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
2.13	Or}	+++	Proprietary <Prtry>	[1..1]	Category purpose, in a proprietary form <i>Data Type:</i> Max35Text	
2.14		+	Requested Execution Date <ReqdExctnDt>	[1..1]	Date the payee/beneficiary is to receive the payment i.e., Payment Due Date <i>Data Type:</i> ISODate YYYY-MM-DD	<ReqdExctnDt>2016-08-30</ReqdExctnDt>
Debtor Information						
2.15		+	Debtor <Dbtr>	[1..1]	Payer Information - Party that owes an amount of money to the (ultimate) creditor Empty tag	<Dbtr>
2.16		++	Name <Nm>	[0..1]	Name of Payer <i>Data Type:</i> Max140Text	<Nm>XYZ Corporation</Nm>
2.17		++	Postal Address <PstlAdr>	[0..1]	Postal address of Payer or Invoicee Empty tag	<PstlAdr>
		+++	Address Type <AdrTp>	[0..1]	Identifies the nature of the postal address <i>Data Type:</i> Code	<AdrTp>ADDR</AdrTp>
		+++	Department <Dept>	[0..1]	Identification of a division of a large organisation or building <i>Data Type:</i> Max70Text	<Dept>Purchasing Department</Dept>
		+++	Sub Department <SubDept>	[0..1]	Identification of a sub-division of a large organisation or building <i>Data Type:</i> Max70Text	

Payment Information (Batch) Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
2.21		+++	Street Name <StrtNm>	[0..1]	Name of a street or thoroughfare <i>Data Type: Max70Text</i>	<StrtNm> Washington Avenue </StrtNm>
2.22		+++	Building Number <BldgNb>	[0..1]	Number that identifies the position of a building on a Street <i>Data Type: Max16Text</i>	<BldgNb> 27 </BldgNb>
2.23		+++	Post Code <PstCd>	[0..1]	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail <i>Data Type: Max16Text</i>	<PstCd> 12206 </PstCd>
2.24		+++	Town Name <TwnNm>	[0..1]	Name of a built-up area, with defined boundaries, and a local government <i>Data Type: Max35Text</i>	<TwnNm> Albany </TwnNm>
2.25		+++	Country Sub Division <CtrySubDvsn>	[0..1]	Identifies a subdivision of a country e.g., state, region, country <i>Data Type: Max35Text</i>	<CtrySubDvsn> NY </CtrySubDvsn>
2.26		+++	Country <Ctry>	[0..1]	Nation with its own government <i>Data Type: Code</i>	<Ctry> US </Ctry>
2.27		+++	Address Line <AdrLine>	[0..7]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text <i>Data Type: Max70Text</i>	<AdrLine> Suite 123 </AdrLine>
2.28		++	Identification <Id>	[0..1]	Unique and unambiguous way of identifying an organisation or an individual person Empty tag	<Id>

Payment Information (Batch) Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++	Organisation Identification <OrgId>	[1..1]	Unique and unambiguous way to identify an organization Empty tag	<OrgId>
		+++	Other <Othr>	[0..n]	Unique identification of an organization as assigned by an institution, using an identification scheme Empty Tag	<Othr>
		++++	Identification <Id>	[1..1]	Identification assigned by an institution <i>Data Type:</i> Max35Text	<Id>111222222PD</Id>
		++++	Scheme Name <SchmeNm>	[0..1]	Name of the identification scheme Empty tag	<SchmeNm>
		+++++	Code <Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list <i>Data Type:</i> Code <i>Note:</i> Refer to <i>External Code List</i> e.g., 'CUST' = Customer Identification Number	<Cd>CUST</Cd>
		++	Country Of Residence <CtryOfRes>	[0..1]	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 <i>Data Type:</i> Code	<CtryOfRes>US</CtryOfRes>
		++	Contact Details <CtctDtls>	[0..1]	Contact information for the invoice sent or debtor Empty tag	<CtctDtls>
		+++	Name Prefix <NmPrfx>	[0..1]	Name prefix code <i>Data Type:</i> Code	<NmPrfx>MIST</NmPrfx>
		+++	Name <Nm>	[0..1]	Name of contact party <i>Data Type:</i> Max140Text	<Nm>John Smith</Nm>

Payment Information (Batch) Block – This can occur multiple times within a file						
Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++	Phone Number <PhneNb>	[0..1]	Phone number of contact party <i>Data Type:</i> Text	<PhneNb>212-333-1234</PhneNb>
		+++	Mobile Number <MobNb>	[0..1]	Mobile number of contact party <i>Data Type:</i> Text	<MobNb>212-555-5678</MobNb>
		+++	Fax Number <FaxNb>	[0..1]	Fax number of contact party <i>Data Type:</i> Text	<FaxNb>212-333-3355</FaxNb>
		+++	Email Address <EmailAdr>	[0..1]	Email address of contact party <i>Data Type:</i> Max2048Text	<EmailAdr>john.smith@xyzcorp.org</EmailAdr>
		+++	Other <Othr>	[0..1]	Other information for contact party <i>Data Type:</i> Max35Text	
Debtor Account Information						
2.58		+	Debtor Account <DbtrAcct>	[0..1]	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction Empty tag	<DbtrAcct>
2.59		++	Identification <Id>	[1..1]	Unique and unambiguous identification for the account between the account owner and the account servicer Empty tag	<Id>
2.60	{Or	+++	IBAN <IBAN>	[1..1]	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. <i>Data Type:</i> Identifier	

Payment Information (Batch) Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
2.61	Or}	+++	Other <Othr>	[1..1]	Unique identification of an account, as assigned by the account servicer, using an identification scheme Empty tag	<Othr>
2.62		++++	Identification <Id>	[1..1]	Payer Bank Account Number - Can be an account number or a tokenized number. <i>Data Type:</i> Max34Text	<Id>111155555</Id>
		++	Currency <Ccy>	[0..1]	Identification of the currency in which the account is held <i>Data Type:</i> Code	
Debtor Agent Information						
2.72		+	Debtor Agent <DbtrAgt>	[1..1]	Payer Bank - Financial institution servicing an account for the debtor Empty tag	<DbtrAgt>
2.73		++	Financial Institution Identification <FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme Empty tag	<FinInstnId>
2.74		+++	BIC <BIC>	[0..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) <i>Data Type:</i> Identifier	

Payment Information (Batch) Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
2.75		+++	Clearing System Member Identification <ClrSysMmbld>	[0..1]	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator. Empty tag	<ClrSysMmbld>
2.76		++++	Clearing System Identification <ClrSysId>	[0..1]	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed Empty tag	
2.77	{Or	+++++	Code <Cd>	[1..1]	Specifies the Clearing System Member Identification as published in an external local instrument code list <i>Data Type: Code</i>	<Cd> USABA </Cd>
2.78	Or}	+++++	Proprietary <Prtry>	[1..1]	Specifies the Clearing System Member Identification, as a proprietary code <i>Data Type: Max35Text</i>	
2.79		++++	Member Identification <Mmbld>	[1..1]	ABA Number - Bank clearing code or 9 digit transit routing number <i>Data Type: Max35Text</i>	<Mmbld> 052001633 </Mmbld>

3) Credit Transfer Transaction Information

Credit Transfer Transaction Information contains elements providing information specific to the individual transaction(s) included in the message.

Transaction Information Block – This can occur multiple times within a Payment Information Block						
Index	Or	Level	ISO Field Item	Mult	Description	Example
2.156		+	Credit Transfer Transaction Information <CdtTrfTxInf>	[1..n]	Payment processes required to transfer cash from the debtor to the creditor Empty tag	<CdtTrfTx>
2.157		++	Payment Identification <PmtId>	[1..1]	Set of elements to reference a payment instruction Empty tag	<PmtId>
2.158		+++	Instruction Identification <InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. It is not forwarded to the creditor's bank <i>Data Type: Max35Text</i>	
2.159		+++	End To End Identification <EndToEndId>	[1..1]	Originator's Reference to the Credit Transfer to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain <i>Data Type: Max35Text</i>	<EndToEndId>090892</EndToEndId>
Payment Type Information <i>This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.</i>						
2.160		++	Payment Type Information <PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction Required at either Payment or Transaction Level, but should not be provided at both levels Empty tag	

Transaction Information Block – This can occur multiple times within a Payment Information Block

Index	Or	Level	ISO Field Item	Mult	Description	Example
2.161		+++	Instruction Priority <InstrPrty>	[0..1]	Urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction <i>Data Type:</i> Code <i>Note:</i> 'NORM' or 'HIGH' may be used	
2.162		+++	Service Level <SvcLvl>	[0..1]	Agreement under which or rules under which the transaction should be processed Empty tag	
2.163	{Or	+++	Code <Cd>	[1..1]	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list <i>Data Type:</i> Code <i>Note:</i> 'SDVA' for same day value payment to creditor or 'NURG' for non-urgent request may be used	
		++++	Local Instrument <LclInstrm>	[0..1]	This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level Empty tag	
	{Or	+++	Code <Cd>	[1..1]	Specifies the local instrument as published in an external local instrument code list <i>Data Type:</i> Code <i>Note:</i> Set value to 'CTX'	
		++++	Category Purpose <CtgyPurp>	[0..1]	Specifies the high level purpose of the instruction based on a set of pre-defined categories. 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 Empty tag	

Transaction Information Block – This can occur multiple times within a Payment Information Block

Index	Or	Level	ISO Field Item	Mult	Description	Example
	{Or	+++	Code <Cd>	[1..1]	Category purpose, as published in an external category purpose code list <i>Data Type:</i> Code <i>Note:</i> Refer to <i>External Code List</i> e.g., 'SUPP' = Transaction is related to a payment to a supplier	
2.171		++	Amount <Amt>	[1..1]	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 Empty tag	<Amt>
2.172	{Or	+++	Instructed Amount <InstdAmt Ccy="AAA">	[1..1]	The amount to be paid in full to the payee/beneficiary <i>Data Type:</i> Amount	<InstdAmt Ccy="USD">105025.00</InstdAmt>
2.173		++	Charge Bearer <ChrgBr>	[1..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction. <i>Data Type:</i> Code <i>Note:</i> Set value to 'SLEV' = service level agreement determines how charges are to be applied	<ChrgBr>SLEV</ChrgBr>
Creditor Agent Information						
2.381		++	Creditor Agent <CdtrAgt>	[1..1]	Payee Bank – Financial institution servicing an account for the creditor Empty tag	<CdtrAgt>
2.382		+++	Financial Institution Identification <FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme Empty tag	<FinInstnId>
2.383		++++	BIC <BIC>	[0..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) <i>Data Type:</i> Identifier	

Transaction Information Block – This can occur multiple times within a Payment Information Block						
Index	Or	Level	ISO Field Item	Mult	Description	Example
2.384		++++	Clearing System Member Identification <ClrSysMmbld>	[0..1]	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator Empty tag	<ClrSysMmbld>
2.385		+++++	Clearing System Identification <ClrSysld>	[0..1]	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed Empty tag	
2.386	{Or	+++++	Code <Cd>	[1..1]	Specifies the Clearing System Member Identification as published in an external local instrument code list <i>Data Type:</i> Code	<Cd>USABA</Cd>
2.387	Or}	+++++	Proprietary <Prtry>	[1..1]	Specifies the Clearing System Member Identification, as a proprietary code <i>Data Type:</i> Max35Text	
2.388		++++	Member Identification <Mmbld>	[1..1]	Payee Bank ABA Number - Bank clearing code or 9 digit transit routing number <i>Data Type:</i> Max35Text	<Mmbld>021001088</Mmbld>
		++++	Name <Nm>	[0..1]	Payee Bank Name - Identifies the bank processing the transaction <i>Data Type:</i> Max140Text	<Nm>HSBC Bank USA, N.A.</Nm>
Creditor Information						
2.421		++	Creditor <Cdtr>	[1..1]	Payee information (include if different from the Initiating Party) - Party to which the amount of money is due Empty tag	
2.422		+++	Name <Nm>	[0..1]	Payee Name - Name of the Creditor <i>Data Type:</i> Max140Text	<Nm>ABC Corporation</Nm>

Transaction Information Block – This can occur multiple times within a Payment Information Block						
Index	Or	Level	ISO Field Item	Mult	Description	Example
2.434		+++	Identification <Id>	[0..1]	Unique and unambiguous identification of the account between the account owner and the account servicer Empty tag	
2.435	{Or	++++	Organisation Identification <OrgId>	[1..1]	Unique and unambiguous way to identify an organization Empty tag	
		++++	Other <Othr>	[0..n]	Unique identification of an organization as assigned by an institution, using an identification scheme Empty Tag	<Othr>
		+++++	Identification <Id>	[1..1]	Identification assigned by an institution <i>Data Type: Max35Text</i> <i>Note: 9 digit Routing and Transit Number</i>	<Id>333888888</Id>
		+++++	Scheme Name <SchmeNm>	[0..1]	Name of the identification scheme Empty tag	<SchmeNm>
	{Or	+++++	Code <Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list <i>Data Type: Code</i>	<Cd>DUNS</Cd>
Creditor Account Information						
2.464		++	Creditor Account <CdtrAcct>	[0..1]	Payee Account Information - Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction Empty tag	<CdtrAcct>
2.465		+++	Identification <Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer Empty tag	<Id>

Transaction Information Block – This can occur multiple times within a Payment Information Block

Index	Or	Level	ISO Field Item	Mult	Description	Example
2.466	{Or	++++	IBAN <IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer <i>Data Type:</i> Identifier	
2.467	Or}	++++	Other <Othr>	[1..1]	Unique identification of an account, as assigned by the account servicer, using an identification scheme Empty tag	<Othr>
2.468		+++++	Identification <Id>	[1..1]	Payee Bank Account Number - Unique and unambiguous identification of a person <i>Data Type:</i> Max35Text	<Id> 4460978967 </Id>
Remittance Informaion <i>Usage Rule: Optional field, either instance of 'Structured' or instance of 'Unstructured' should be used</i>						
2.608		++	Remittance Information <RmtInf>	[0..1]	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 (e.g., the invoice or original purchase order may or may not be included in the Request for Payment message) Empty tag	
2.609		+++	Unstructured <Ustrd>	[0..n]	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 <i>Data Type:</i> Max140Text	
2.610		+++	Structured <Strd>	[0..n]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g., commercial invoices in an accounts' receivable system in a structured form Empty tag	

Transaction Information Block – This can occur multiple times within a Payment Information Block

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++	Referred Document Information <RfrdDocInf>	[0..n]	Reference information about the reason for payment (e.g. invoice number, or creditor reference), directed from the Payer to the Payee Empty tag	<RfrdDocInf>
		++++	Type <Tp>	[0..1]	Specifies the type of the referred document Empty tag	<Type>
		+++++	Code or Proprietary <CdOrPrtry>	[1..1]	Provides the type details of the referred document Empty Tag	<CdOrPrtry>
	{Or	+++++	Code <Cd>	[1..1]	Document type in a coded form <i>Data Type:</i> Code Example: "CINV" for commercial invoice, or if proprietary used then Code is not used	<Cd> CINV </Cd>
	Or}	+++++	Proprietary <Prtry>	[1..1]	Proprietary identification of the type of the remittance document <i>Data Type:</i> Max35Text	
		+++++	Issuer <Issr>	[0..1]	Identification of the issuer of the reference document type <i>Data Type:</i> Max35Text	<Issr> ABC Corporation </Issr>
		++++	Number <Nb>	[0..1]	Unique and unambiguous identification number of the referred document e.g., invoice or credit note number <i>Data Type:</i> Max35Text	<Nb> INVOICE123456 </Nb>
		++++	Related Date <RltdDt>	[0..1]	Date associated with the referred document, e.g., date of issue <i>Data Type:</i> ISODate	<RltdDt> 20170725 </RltdDt>
		+++	Amount <Amt>	[0..1]	Provides details on the amounts of the document line Empty tag	

Transaction Information Block – This can occur multiple times within a Payment Information Block

Index	Or	Level	ISO Field Item	Mult	Description	Example
		++++	Due Payable Amount <DuePyblAmt Ccy>	[0..1]	Amount specified is the exact amount due and payable to the creditor <i>Data Type: Amount</i>	
		++++	Discount Applied Amount <DscntApldAmt>	[0..n]	Amount of discount to be applied to the amount due and payable to the creditor Empty Tag	
		++++	Credit Note Amount <CdtNoteAmt Ccy>	[0..1]	Amount of a credit note <i>Data Type: Amount</i>	
		++++	Tax Amount <TaxAmt>	[0..n]	Amount of taxes applied Empty Tag	
		++++	Adjustment Amount And Reason <AdjstmntAmtAndRsn>	[0..n]	Set of elements used to provide information on the amount and reason of the document adjustment Empty Tag	
		+++++	Amount <Amt Ccy>	[1..1]	Adjustment amount <i>Data Type: Amount</i>	
		+++++	Credit Debit Indicator <CdtDbtInd>	[0..1]	Specifies whether the adjustment must be subtracted or added to the total amount <i>Data Type: Code</i>	
		+++++	Reason <Rsn>	[0..1]	Specifies the reason for the adjustment <i>Data Type: Max4Text</i>	
		+++++	Additional Information <AddtlInf>	[0..1]	Provides further details on the document adjustment <i>Data Type: Max140Text</i>	
		+++++	Remitted Amount <RmtdAmt Ccy>	[0..1]	Remitted payment amount to support matching to the invoice <i>Data Type: Amount</i>	
		++++	Creditor Reference Information <CdtrRefInf>	[0..1]	Reference information provided by the creditor to allow the identification of the underlying documents Empty tag	<CdtrRefInf>

Transaction Information Block – This can occur multiple times within a Payment Information Block						
Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++	Type <Tp>	[0..1]	Specifies the type of creditor reference Empty tag	<Type>
		+++++	Code Or Proprietary <CdOrPrtry>	[1..1]	Coded or proprietary format creditor reference type Empty tag	<CdOrPrtry>
	{Or	+++++	Code <Cd>	[1..1]	Type of creditor reference, in a coded form. If proprietary used then Code is not used <i>Data Format:</i> Code	<Cd>PUOR</Cd>
		+++++	Issuer <Issr>	[0..1]	The issuer of the document Data Type: Max35Text	<Issr>XYZ Corporation</Issr>
		+++++	Reference <Ref>	[0..1]	Unique and unambiguous reference number or description of the document assigned by the creditor to refer to the payment transaction <i>Data Type:</i> Max35Text	<Ref>PO-000123</Ref>
		++++	Invoicer <Invcr>	[0..1]	Invoicer information elements - Identification of the organization issuing the invoice when different from the creditor or ultimate creditor Empty tag	<Invcr>
		++++	Invoicee <Invcee>	[0..1]	Invoicee information elements - Identification of the party to whom an invoice is issued, when different from the debtor or ultimate debtor Empty tag	<Invcee>
		++++	Additional Remittance Information <AddtlRmtlnf>	[0..3]	Additional information, in free text form, to complement the structured remittance information. <i>Data Type:</i> Max140Text <i>Note:</i> Up to 3 lines	

4) Supplementary Data

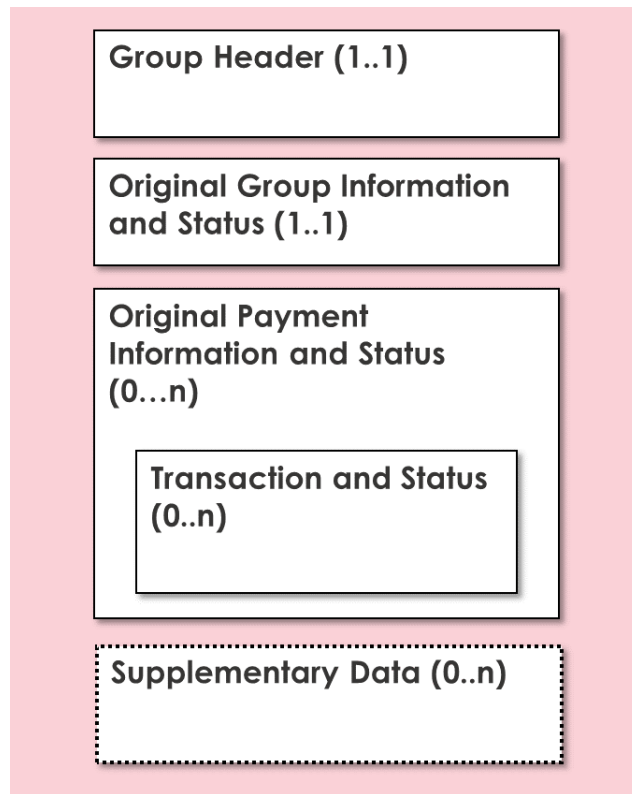
Supplementary Data is additional information that cannot be captured in the structured elements and/or any other specific block.

Supplementary Data Block - This component may not be used without the explicit approval of a SEG and submission to the Registration Authority (RA) of ISO 20022 compliant structure(s) to be used in the Envelope element						
Index	Or	Level	ISO Field Item	Mult	Description	Example
		++	Supplementary Data <SpmtryData>	[0..n]	Additional information that cannot be captured in the structured elements and/or any other specific block Empty Tag	

d. Request for Payment (pain.014) XML Message File Structure

The Request for Payment Status Report (pain.014) is used for exception handling in response to the Request for Payment (pain.013) with the message sent by the Debtor (payor) to the Creditor (payee). It is composed of four building blocks: Group Header, Original Group Information and Status, Original Payment Information and Status, and Supplementary data illustrated in the following diagram.

Figure 6: Basic Message Structure for XML Message "pain.014"



1. The Group Header

The **Group Header** is mandatory and must be present once. It is a set of characteristics shared by all individual transactions included in the message. It contains elements such as MessageIdentification and CreationDateAndTime.

2. Original Group Information and Status

This building block is mandatory and present once. It contains elements related to the original Request for Payment message and an overall status of the message received by the bank.

3. Original Payment Information and Status

This building block is optional and repetitive. It contains elements referencing the original instruction (e.g., *OriginalEndToEndIdentification*), elements relating to the *CustomerPaymentStatusReport* (e.g., *StatusReasonInformation*). The *OriginalPaymentInformationAndStatus* block may also transport a set of elements from the original instruction.

a. Transaction Information and Status

Transaction Information and Status is part of the *Original Payment Information and Status* block, and can be repetitive. It contains elements referencing the instructions contained in the original message and can contain an individual status for the original instructions.

4. Supplementary Data

The **Supplementary Data** block can be used to offer additional information that cannot be captured in the structured elements and/or any other specific block.

g. Request for Payment Status (pain.014) XML Message File Contents

The following section of this document provides the detailed information of each element used in the Response to the Request for Payment message. Note that not all data elements have been repeated in this document and should be taken into account in applicable bank specific or business criteria.

1) The Group Header

Group Header contains the identification information of the request for payment status message.

XML Declaration			
ISO Field Item	Mult	Content Description	Example
XML Declaration		This tag must always be placed before the group header tag. The XML header must follow the recommendation from http://www.iso20022.org beginning with the Declaration outlined	<?xml version="1.0" encoding="UTF-8"?>
Message root <Document><CdtrPmtActvtnReqStsRpt>	[1..1]	This tag must always be placed before the group header tag	<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.014.001.06" ><CdtrPmtActvtnReqStsRpt>

Group Header Block – This can only occur once per file						
Index	Or	Level	ISO Field Item	Mult	Content Description	Example
1.0			GroupHeader <GrpHdr>	[1..1]	Set of characteristics shared by all individual transactions included in the message Empty tag	<GrpHdr>
1.1		+	MessageIdentification <MsgId>	[1..1]	Unique identification, as assigned by the initiating party, and sent to the next party in the chain to unambiguously identify the message <i>Data Type: Max35Text</i>	<MsgId>19802783904</MsgId>

Group Header Block – This can only occur once per file

Index	Or	Level	ISO Field Item	Mult	Content Description	Example
1.2		+	CreationDateTime <CreDtTm>	[1..1]	Date and time that the file was created <i>Data Type:</i> ISODateTime YYYY-MM-DDThh:mm:ss	<CreDtTm> 2017-08-20T09:30:47 </CreDtTm>
1.3		+	Initiating Party <InitgPty>	[1..1]	Initiating Party of status message Empty tag	<InitgPty>
		++	Name <Nm>	[0..1]	Name of the party sending the message. <i>Data Type:</i> Max140Text	<Nm> XYZ Corporation </Nm>
		++	Postal Address <PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services Empty tag	<PstlAdr>
		++++	Address Type <AdrTp>	[0..1]	Identifies the nature of the postal address <i>Data Type:</i> Code	<AdrTp> ADDR </AdrTp>
		++++	Department <Dept>	[0..1]	Identification of a division of a large organisation or building <i>Data Type:</i> Max70Text	<Dept> Purchasing Department </Dept>
		++++	Sub Department <SubDept>	[0..1]	Identification of a sub-division of a large organisation or building <i>Data Type:</i> Max70Text	
		++++	Street Name <StrtNm>	[0..1]	Name of a street or thoroughfare <i>Data Type:</i> Max70Text	<StrtNm> Washington Avenue </StrtNm>

Group Header Block – This can only occur once per file						
Index	Or	Level	ISO Field Item	Mult	Content Description	Example
		++++	Building Number <BldgNb>	[0..1]	Number that identifies the position of a building on a Street <i>Data Type:</i> Max16Text	<BldgNb>27</BldgNb>
		++++	Post Code <PstCd>	[0..1]	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail <i>Data Type:</i> Max16Text	<PstCd>12206</PstCd>
		++++	Town Name <TwnNm>	[0..1]	Name of a built-up area, with defined boundaries, and a local government <i>Data Type:</i> Max35Text	<TwnNm>Albany </TwnNm>
		++++	Country Sub Division <CtrySubDvsn>	[0..1]	Identifies a subdivision of a country e.g., state, region, country <i>Data Type:</i> Max35Text	<CtrySubDvsn>NY</CtrySubDvsn>
		++++	Country <Ctry>	[0..1]	Nation with its own government <i>Data Type:</i> Code	<Ctry>US</Ctry>
		++++	Address Line <AdrLine>	[0..7]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text <i>Data Type:</i> Max70Text	<AdrLine>Suite 123</AdrLine>
Identification						
1.16		++	Identification <Id>	[0..1]	Unique and unambiguous way of identifying an organisation or an individual person Empty tag	<Id>
1.17	{Or	+++	Organisation Identification <OrgId>	[1..1]	Unique and unambiguous way to identify an organization Empty tag	<OrgId>

Group Header Block – This can only occur once per file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		++++	Any BIC <AnyBIC>	[0..1]	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) <i>Data Type:</i> Identifier	
1.19		++++	Other <Othr>	[0..n]	Unique identification of an organization as assigned by an institution, using an identification scheme Empty Tag	<Othr>
1.20		+++++	Identification <Id>	[1..1]	Identification assigned by an institution <i>Data Type:</i> Max35Text <i>Note: 9 digit Routing and Transit Number</i>	<Id>111222222PD</Id>
		+++++	Scheme Name <SchmeNm>	[0..1]	Name of the identification scheme Empty tag	<SchmeNm>
	{Or	+++++	Code <Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list <i>Data Type:</i> Code	<Cd>CUST</Cd>
	Or}	+++	Private Identification <PrvtId>	[1..1]	Unique and unambiguous identification of a private person, e.g., passport Empty tag	
		++	Country Of Residence <CtryOfRes>	[0..1]	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 <i>Data Type:</i> Code	
		++	Contact Details <CtctDtls>	[0..1]	Contact information for the initiating party (may be creditor or party on behalf of the creditor) Empty tag	<CtctDtls>
		+++	Name Prefix <NmPrfx>	[0..1]	Name prefix code <i>Data Type:</i> Code	<NmPrfx>MIST</NmPrfx>

Group Header Block – This can only occur once per file						
Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++	Name <Nm>	[0..1]	Name of contact party <i>Data Type: Max140Text</i>	<Nm> John Smith </Nm>
		+++	Phone Number <PhneNb>	[0..1]	Phone number of contact party <i>Data Type: Text</i>	<PhneNb> 212-333-1234 </PhneNb>
		+++	Mobile Number <MobNb>	[0..1]	Mobile number of contact party <i>Data Type: Text</i>	<MobNb> 212-555-5678 </MobNb>
		+++	Fax Number <FaxNb>	[0..1]	Fax number of contact party <i>Data Type: Text</i>	<FaxNb> 212-333-3355 </FaxNb>
		+++	Email Address <EmailAdr>	[0..1]	Email address of contact party <i>Data Type: Max2048Text</i>	<EmailAdr> john.smith@xyzcorp.org </EmailAdr>
		+++	Other <Othr>	[0..1]	Other information for contact party <i>Data Type: Max35Text</i>	

2) Original Group Information and Status

The Original Group Information and Status contains the original message data and if the original message was rejected, the reason why the message/file was rejected.

Original Group Information and Status Block – This can only occur once per file						
Index	Or	Level	ISO Field Item	Mult	Description	Example
2.0		+	Original Group Information And Status <OrgnlGrpInfAndSts>	[1..1]	Original group information concerning the group of transactions, to which the status report message refers Empty tag	<OrgnlGrpInfAndSts>
2.1		++	Original Message Identification <OrgnlMsgId>	[1..1]	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message <i>Data Type: Max35Text</i>	<OrgnlMsgId>987654321</OrgnlMsgId>
2.2		++	Original Message Name Identification <OrgnlMsgNmId>	[1..1]	Specifies the original message name identifier to which the message refers <i>Data Type: Max35Text</i>	<OrgnlMsgNmId>pain.013.001.06</OrgnlMsgNmId>
2.3		++	Original Creation Date Time <OrgnlCreDtTm>	[0..1]	Date and time at which the original message was created <i>Data Type: ISODatetime</i> YYYY-MM-DDThh:mm:ss	<OrgnlCreDtTm>2017-07-25T09:59:59</OrgnlCreDtTm>
2.4		++	Original Number Of Transactions <OrgnlNbOfTxs>	[0..1]	Number of individual transactions contained in the original message <i>Data Type: Max15 NumericText</i>	<OrgnlNbOfTxs>1</OrgnlNbOfTxs>
2.5		++	Original Control Sum <OrgnlCtrlSum>	[0..1]	Total of all individual amounts included in the original message, irrespective of currencies <i>Data Type: Quantity</i> [Decimal Number]	

Original Group Information and Status Block – This can only occur once per file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		++	Group Status <GrpSts>	[0..1]	Specifies the status of a group of transactions <i>Data Type: Code</i> <i>Note:</i> Value is 'RJCT' = Rejected. Group only and/or Consolidated status. If GroupStatus is filled with RJCT, then the whole file/message was rejected including all batches and transactions.	
		++	Status Reason Information <StsRsnInf>	[0..n]	Set of elements used to provide detailed information on the status reason Empty tag	
		+++	Originator <Orgtr>	[0..1]	Reason for the status, as published in an external reason code list Empty Tag	
		+++	Reason <Rsn>	[0..1]	Specifies the reason for the status report Empty Tag	
	{Or	++++	Code <Cd>	[1..1]	Reason for the status, as published in an external reason code list <i>Data Type: Code</i> <i>Note:</i> For reasons not covered in the <i>External Code List</i> , use code 'NARR' = narrative and supply more information under <AddtlInf>	
		+++	Additional Information <AddtlInf>	[0..n]	Further details on the status reason <i>Data Type: Max105Text</i>	

3) Original Payment Information and Status

The Information concerning the original payment information to which the status report message refers.

Original Payment Information and Status Block – This can occur multiple times within a file						
Index	Or	Level	ISO Field Item	Mult	Description	Example
3.0		+	Original Payment Information And Status <OrgnPmtInfAndSts>	[0..n]	Information concerning the original payment information, to which the status report message refers Empty tag	<OrgnPmtInfAndSts>
3.1		++	Original Payment Information Identification <OrgnPmtInfId>	[1..1]	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group <i>Data Type:</i> Max35Text	<OrgnPmtInfId>05625234321</OrgnPmtInfId>
3.2		++	Original Number Of Transactions <OrgnNbOfTx>	[0..1]	Number of individual transactions contained in the original payment information group <i>Data Type:</i> Max15 NumericText	<OrgnNbOfTx>1</ OrgnNbOfTx>
3.3		++	Original Control Sum <OrgnCtrlSum>	[0..1]	Total of all individual amounts included in the original payment information group, irrespective of currencies <i>Data Type:</i> Quantity [Decimal Number]	
3.4		++	Payment Information Status <PmtInfSts>	[0..1]	Specifies the status of the payment information group <i>Data Type:</i> Code <i>Note:</i> Value is 'RJCT' = Rejected i.e., Payment initiation or individual transaction included in the payment initiation has been rejected	
3.5		++	Status Reason Information <StsRsnInf>	[0..n]	Set of elements used to provide detailed information on the status reason Empty tag	
3.7		+++	Reason <Rsn>	[0..1]	Specifies the reason for the status report Empty tag	

Original Payment Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
3.8	{Or	++++	Code <Cd>	[1..1]	Reason for the status, as published in an external reason code list <i>Data Type: Code</i> Note: For reasons not covered in the <i>External Code List</i> , use code 'NARR' = narrative and supply more information under <Addtlnf>	
3.10		+++	Additional Information <Addtlnf>	[0..n]	Further details on the status reason <i>Data Type: Max105Text</i>	

4) Transaction Information and Status

The Transaction Information block details the transactions that have been rejected and the information concerning the original payment information, to which the status report message refers.

Original Transaction Information and Status Block – This can occur multiple times within a file						
Index	Or	Level	ISO Field Item	Mult	Description	Example
3.57		++	Transaction Information And Status <TxInfAndSts>	[0..n]	Information concerning the original transactions, to which the status report message refers Empty tag	<TxInfAndSts>
		+++	Status Identification <StsId>	[0..1]	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status <i>Data Type: Max35Text</i>	
		+++	Original Instruction Identification <OrgnlInstrId>	[0..1]	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction <i>Data Type: Max35Text</i>	
		+++	Original End To End Identification <OrgnlEndToEndId>	[0..1]	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction <i>Data Type: Max35Text</i>	<OrgnlEndToEndId> 090892 </OrgnlEndToEndId>
3.61		+++	Transaction Status <TxSts>	[0..1]	Specifies the status of a transaction, in a coded form <i>Data Type: Code</i> <i>Note: Value set to 'RJCT' = Rejection</i>	<TxSts> RJCT </TxSts>
3.62		+++	Status Reason Information <StsRsnInf>	[0..n]	Set of elements used to provide detailed information on the status reason Empty tag	<StsRsnInf>
3.106		++++	Reason <Rsn>	[0..1]	Specifies the reason for the status report Empty tag	<Rsn>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
3.107	{Or	+++++	Code <Cd>	[1..1]	Reason for the status, as published in an external reason code list <i>Data Type:</i> Code Note: e.g., 'AM09' = Amount received is not the amount agreed or expected; 'AM14' = Transaction amount exceeds limits agreed. For reasons not covered in the <i>External Code List</i> , use code 'NARR' = narrative and supply more information under <Addtlnf>	<Cd>AM09</Cd>
3.109		++++	Additional Information <Addtlnf>	[0..n]	Further details on the status reason <i>Data Type:</i> Max105Text	
3.156		+++	Original Transaction Reference <OrgnlTxRef>	[0..1]	Key elements used to identify the original transaction that is being referred to Empty tag	
		++++	Amount <Amt>	[0..1]	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 Empty tag	
	{Or	+++++	Instructed Amount <InstdAmt Ccy="AAA">	[1..1]	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 <i>Data Type:</i> Amount	
3.164		++++	Requested Execution Date <ReqdExctnDt>	[0..1]	Date at which the initiating party requests the clearing agent to process the payment <i>Data Type:</i> ISODate YYYY-MM-DD	<ReqdExctnDt>2016-08-30</ReqdExctnDt>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		++++	Payment Type Information <PmtTplnf>	[0..1]	Set of elements used to further specify the type of transaction	
		+++++	InstructionPriority <InstrPrty>	[0..1]	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 <i>Data Type: Code</i>	<InstrPrty> NORM </InstrPrty>
		+++++	Service Level <SvcLvl>	[0..1]	Agreement under which or rules under which the transaction should be processed Empty tag	<SvcLvl>
	{Or	+++++	Code <Cd>	[1..1]	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list <i>Data Type: Code</i>	<Cd> NURG </Cd>
		+++++	Local Instrument <LclInstrm>	[0..1]	User community specific instrument Empty tag	<LclInstrm>
	{Or	+++++	Code <Cd>	[1..1]	Specifies the local instrument as published in an external local instrument code list <i>Data Type: Code</i>	<Cd> CTX </Cd>
		+++++	Category Purpose <CtgyPurp>	[0..1]	Specifies the high level purpose of the instruction based on a set of pre-defined categories. 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 Empty tag	<CtgyPurp>
	{Or	+++++	Code <Cd>	[1..1]	Category purpose, as published in an external category purpose code list <i>Data Type: Code</i>	<Cd> SUPP </Cd>
		++++	Payment Method <PmtMtd>	[0..1]	Specifies the means of payment that will be used to move the amount of money Data Type: Code <i>Note: Set value to 'TRF'</i>	<PmtMtd> TRF </ PmtMtd>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
Remittance Information						
		++++	Remittance Information <RmtInf>	[0..1]	Information that enables the matching, i.e., reconciliation, of a payment with the items that the payment is intended to settle, e.g., commercial invoices in an account receivable system Empty tag	
		+++++	Unstructured <Ustrd>	[0..n]	Free text provided for information purposes Data Type: Max140Text	
		+++++	Structured <Strd>	[0..n]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g., commercial invoices in an accounts' receivable system in a structured form Empty tag	
		+++++	Referred Document Information <RfrdDocInf>	[0..n]	Reference information to allow the identification of the underlying reference documents Empty tag	
		+++++	Type <Tp>	[0..1]	Specifies the type of the referred document Empty tag	
		+++++	Code or Proprietary <CdOrPrtry>	[1..1]	Provides the type details of the referred document	
	{Or	+++++	Code <Cd>	[1..1]	Document type in a coded form <i>Data Type:</i> Code	
		+++++	Issuer <Issr>	[0..1]	Identification of the issuer of the reference document type <i>Data Type:</i> Max35Text	
		+++++	Number <Nb>	[0..1]	Unique and unambiguous identification number of the referred document e.g., invoice or credit note number <i>Data Type:</i> Max35Text	
		+++++	Related Date <RltdDt>	[0..1]	Date associated with the referred document, e.g., date of issue <i>Data Type:</i> ISODate	

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++++	Line Details <LineDtls>	[0..n]	Set of elements used to provide the content of the referred document line Empty tag	
		+++++++	Amount <Amt>	[0..1]	Provides details on the amounts of the document line Empty tag	
		+++++++	Due Payable Amount <DuePyblAmt Ccy>	[0..1]	Amount specified is the exact amount due and payable to the creditor <i>Data Type:</i> Amount	
		+++++++	Discount Applied Amount <DscntApldAmt>	[0..n]	Amount of money resulting from the application of an agreed discount to the amount due and payable to the creditor Empty tag	
		+++++++	Credit Note Amount <CdtNoteAmt Ccy>	[0..1]	Amount specified for the referred document is the amount of a credit note <i>Data Type:</i> Amount	
		+++++++	Tax Amount <TaxAmt>	[0..n]	Quantity of cash resulting from the calculation of the tax Empty tag	
		+++++++	Adjustment Amount And Reason <AdjstmntAmtAndRsn>	[0..n]	Set of elements used to provide information on the amount and reason of the document adjustment Empty tag	
		+++++++ +	Amount <Amt Ccy>	[1..1]	Amount of money of the document adjustment <i>Data Type:</i> Amount	
		+++++++ +	Credit Debit Indicator <CdtDbtInd>	[0..1]	Specifies whether the adjustment must be subtracted or added to the total amount <i>Data Type:</i> Code	
		+++++++ +	Reason <Rsn>	[0..1]	Specifies the reason for the adjustment <i>Data Type:</i> Code	
		+++++++ +	Additional Information <AddtlInf>	[0..1]	Provides further details on the document adjustment <i>Data Type:</i> Max140Text	

Original Transaction Information and Status Block – This can occur multiple times within a file						
Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++++	Remitted Amount <RmtdAmt Ccy>	[0..1]	Amount of money remitted for the referred document <i>Data Type: Amount</i>	
		+++++	Referred Document Amount <RfrdDocAmt>	[0..1]	Amount of money and currency of a document referred to in the remittance section. The amount is typically either the original amount due and payable, or the amount actually remitted for the referred document Empty tag	
		+++++	Creditor Reference Information <CdtrRefInf>	[0..1]	Reference information provided by the creditor to allow the identification of the underlying documents Empty tag	
		+++++	Invoicer <Invcr>	[0..1]	Identification of the organization issuing the invoice when different from the creditor or ultimate creditor Empty tag	
		+++++	Invoicee <Invcee>	[0..1]	Identification of the party to whom an invoice is issued, when different from the debtor or ultimate debtor Empty tag	
Debtor Information						
		++++	Debtor <Dbtr>	[0..1]	Party that owes an amount of money to the (ultimate) creditor Empty tag	<Dbtr>
		+++++	Name <Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party <i>Data Type: Max140Text</i>	<Nm>XYZ Corporation</Nm>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++	Postal Address <PstIAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services Empty tag	<PstIAdr>
		+++++	Address Type <AdrTp>	[0..1]	Identifies the nature of the postal address <i>Data Type: Code</i>	<AdrTp> ADDR </AdrTp>
		+++++	Department <Dept>	[0..1]	Identification of a division of a large organisation or building <i>Data Type: Max70Text</i>	<Dept> Purchasing Department </Dept>
		+++++	Sub Department <SubDept>	[0..1]	Identification of a sub-division of a large organisation or building <i>Data Type: Max70Text</i>	
		+++++	Street Name <StrtNm>	[0..1]	Name of a street or thoroughfare <i>Data Type: Max70Text</i>	<StrtNm> Washington Avenue </StrtNm>
		+++++	Building Number <BldgNb>	[0..1]	Number that identifies the position of a building on a Street <i>Data Type: Max16Text</i>	<BldgNb> 27 </BldgNb>
		+++++	Post Code <PstCd>	[0..1]	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail <i>Data Type: Max16Text</i>	<PstCd> 12206 </PstCd>
		+++++	Town Name <TwnNm>	[0..1]	Name of a built-up area, with defined boundaries, and a local government <i>Data Type: Max35Text</i>	<TwnNm> Albany </TwnNm>
		+++++	Country Sub Division <CtrySubDvsn>	[0..1]	Identifies a subdivision of a country e.g., state, region, country <i>Data Type: Max35Text</i>	<CtrySubDvsn> NY </CtrySubDvsn>
		+++++	Country <Ctry>	[0..1]	Nation with its own government <i>Data Type: Code</i>	<Ctry> US </Ctry>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++	Address Line <AdrLine>	[0..7]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text <i>Data Type: Max70Text</i>	<AdrLine>Suite 123</AdrLine>
		++++	Identification <Id>	[0..1]	Unique and unambiguous way of identifying an organisation or an individual person Empty tag	<Id>
		+++++	Organisation Identification <OrgId>	[1..1]	Unique and unambiguous way to identify an organization Empty tag	<OrgId>
		+++++	Other <Othr>	[0..n]	Unique identification of an organization as assigned by an institution, using an identification scheme Empty Tag	<Othr>
		+++++	Identification <Id>	[1..1]	Identification assigned by an institution <i>Data Type: Max35Text</i>	<Id>111222222PD</Id>
		+++++	Scheme Name <SchmeNm>	[0..1]	Name of the identification scheme Empty tag	<SchmeNm>
		+++++ +	Code <Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external code list <i>Data Type: Code</i>	<Cd>CUST</Cd>
Debtor Account Information						
		++++	Debtor Account <DbtrAcct>	[0..1]	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction Empty tag	<DbtrAcct>
		++++	Identification <Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer Empty tag	<Id>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++	Other <Othr>	[1..1]	Unique identification of an account, as assigned by the account servicer, using an identification scheme Empty tag	<Othr>
		+++++	Identification <Id>	[1..1]	Identification assigned by an institution <i>Data Type: Max35Text</i>	<Id>111155555</Id>
Debtor Agent Information						
		++++	Debtor Agent <DbtrAgt>	[0..1]	Financial institution servicing an account for the debtor Empty tag	<DbtrAgt>
		+++++	Financial Institution Identification <FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme Empty tag	<FinInstnId>
		+++++	Clearing System Member Identification <ClrSysMmbld>	[0..1]	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator. Empty tag	<ClrSysMmbld>
		+++++	Clearing System Identification <ClrSysId>	[0..1]	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed Empty tag	
		+++++	Code <Cd>	[1..1]	Specifies the Clearing System Member Identification as published in an external local instrument code list <i>Data Type: Code</i>	<Cd> USABA</Cd>
		+++++	Member Identification <Mmbld>	[1..1]	Bank clearing code or transit routing number <i>Data Type: Max35Text</i>	<Mmbld>052001633</Mmbld>
		+++++	Name <Nm>	[0..1]	Identifies the bank processing the transaction <i>Data Type: Max140ext</i>	

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
Creditor Agent Information						
3.439		++++	Creditor Agent <CdtrAgt>	[0..1]	Financial institution servicing an account for the creditor Empty tag	<CdtrAgt>
3.440		+++++	Financial Institution Identification <FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme Empty tag	<FinInstnId>
3.442		+++++	Clearing System Member Identification <ClrSysMmbld>	[0..1]	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator. Empty tag	<ClrSysMmbld>
3.443		+++++	Clearing System Identification <ClrSysId>	[0..1]	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed Empty tag	
3.444		+++++	Code <Cd>	[1..1]	Specifies the Clearing System Member Identification as published in an external local instrument code list <i>Data Type: Code</i>	<Cd>USABA</Cd>
3.446		+++++	Member Identification <Mmbld>	[1..1]	Bank clearing code or transit routing number <i>Data Type: Max35Text</i>	<Mmbld>021001088</Mmbld>
		+++++	Name <Nm>	[0..1]	Identifies the bank processing the transaction <i>Data Type: Max140ext</i>	<Nm>HSBC Bank USA, N.A.</Nm>
Creditor Information						
3.479		++++	Creditor <Cdtr>	[0..1]	Party to which the amount of money is due Empty tag	
3.480		+++++	Name <Nm>	[0..1]	Name of the Creditor <i>Data Type: Max140Text</i>	<Nm>ABC Corporation</Nm>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++	Postal Address <PstIAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services Empty tag	<PstIAdr>
		+++++	Address Type <AdrTp>	[0..1]	Identifies the nature of the postal address <i>Data Type: Code</i>	<AdrTp> ADDR </AdrTp>
		+++++	Department <Dept>	[0..1]	Identification of a division of a large organisation or building <i>Data Type: Max70Text</i>	<Dept> Accounts Receivable </Dept>
		+++++	Sub Department <SubDept>	[0..1]	Identification of a sub-division of a large organisation or building <i>Data Type: Max70Text</i>	
		+++++	Street Name <StrtNm>	[0..1]	Name of a street or thoroughfare <i>Data Type: Max70Text</i>	<StrtNm> Lexington Street </StrtNm>
		+++++	Building Number <BldgNb>	[0..1]	Number that identifies the position of a building on a Street <i>Data Type: Max16Text</i>	<BldgNb> 123 </BldgNb>
		+++++	Post Code <PstCd>	[0..1]	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail <i>Data Type: Max16Text</i>	<PstCd> 19801 </PstCd>
		+++++	Town Name <TwnNm>	[0..1]	Name of a built-up area, with defined boundaries, and a local government <i>Data Type: Max35Text</i>	<TwnNm> Wilmington </TwnNm>
		+++++	Country Sub Division <CtrySubDvsn>	[0..1]	Identifies a subdivision of a country e.g., state, region, country <i>Data Type: Max35Text</i>	<CtrySubDvsn> DE </CtrySubDvsn>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++	Country <Ctry>	[0..1]	Nation with its own government <i>Data Type: Code</i>	<Ctry>US</Ctry>
		+++++	Address Line <AdrLine>	[0..7]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text <i>Data Type: Max70Text</i>	
		++++	Identification <Id>	[0..1]	Unique and unambiguous way of identifying an organisation or an individual person Empty tag	<Id>
		+++++	Organisation Identification <OrgId>	[1..1]	Unique and unambiguous way to identify an organization Empty tag	<OrgId>
		+++++	Other <Othr>	[0..n]	Unique identification of an organization as assigned by an institution, using an identification scheme Empty Tag	<Othr>
		+++++	Identification <Id>	[1..1]	Identification assigned by an institution <i>Data Type: Max35Text</i>	<Id>333888888</Id>
		+++++	Scheme Name <SchmeNm>	[0..1]	Name of the identification scheme Empty tag	<SchmeNm>
		+++++ +	Code <Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external code list <i>Data Type: Code</i>	<Cd>DUNS</Cd>
Creditor Account Information						
		++++	Creditor Account <CdrAcct>	[0..1]	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction Empty tag	<CdrAcct>

Original Transaction Information and Status Block – This can occur multiple times within a file

Index	Or	Level	ISO Field Item	Mult	Description	Example
		+++++	Identification <Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer Empty tag	<Id>
		+++++	Other <Othr>	[1..1]	Unique identification of an account, as assigned by the account servicer, using an identification scheme Empty tag	<Othr>
		+++++	Identification <Id>	[1..1]	Identification assigned by an institution <i>Data Type: Max35Text</i>	<Id> 4460978967 </Id>

5) Supplementary Data

Supplementary Data is additional information that cannot be captured in the structured elements and/or any other specific block.

Supplementary Data Block - This component may not be used without the explicit approval of a SEG and submission to the Registration Authority (RA) of ISO 20022 compliant structure(s) to be used in the Envelope element						
Index	Or	Level	ISO Field Item	Mult	Description	Example
		++	Supplementary Data <SpmtryData>	[0..n]	Additional information that cannot be captured in the structured elements and/or any other specific block Empty Tag	

A.3 Code Set

The below provides a list of codes that may be used in pain.013 and pain.014 messages:

- The definitions for the data elements are available in the remt Message Definition Report (MDR) on the ISO 20022 catalogue page: http://www.iso20022.org/payments_messages.page
- The External Code sets are a list of codes published separately from the schema available on the ISO website: http://www.iso20022.org/external_code_list.page. The codes listed in this document are published as of May 31, 2017. Please check the ISO site for any updates.

In areas where information was lacking further clarification has been provided.

Data Element Name	pain.013	pain.014
AddressType2Code	√	√
ChargeBearerTypeCode	√	
ChequeDeliveryCode	√	
ChequeType2Code	√	
CountryCode	√	√
CreditDebitCode	√	√
DocumentTypeCodes		
DocumentType3Code	√	√
DocumentType5Code ¹		√
DocumentType6Code ¹	√	
Instruction3Code	√	
NamePrefixCode	√	√
PaymentMethodCodes		
PaymentMethod4Code		√
PaymentMethod7Code	√	
Priority2Code	√	√
RegulatoryReportingTypeCode	√	
RemittanceLocationMethod2Code	√	
TaxRecordPeriod	√	
External Code Sets*		
AccountIdentificationCode	√	√
CashAccountTypeCode	√	√
CategoryPurposeCode	√	√
ClearingSystemIdentificationCode	√	√
DiscountAmountTypeCode	√	

FinancialInstitutionIdentificationCode**	√	√
GarnishmentTypeCode	√	
LocalInstrumentCode	√	√
OrganisationIdentificationCode	√	√
PersonIdentificationCode	√	√
PurposeCode	√	
ServiceLevelCode	√	√
StatusReasonCode		√
TaxAmountTypeCode	√	

¹DocumentType5Code and DocumentType6Code are comprised of the same code sets with the exception of PUOR (Purchase Order) that is included in DocumentType6Code.

* External code sets are a list of codes published separately from the schema available on the ISO 20022 website.

**Currently no *Financial Institution Identification Codes* have been defined.

3.1 Address Type2 Code

Specifies the type of address.

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	Delivery To	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	Mail To	Address is the address to which mail is sent.
POBX	PO Box	Address is the post office (PO) box.

3.2 Charge Bearer Type Code

Specifies which party(ies) will pay charges due for processing of the instruction.

Code	Name	Definition
DEBT	Borne By Debtor	All transaction charges are to be borne by the debtor.
CRED	Borne By Creditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	Following Service Level	Charges are to be applied following the rules agreed in the service level and/or scheme.

3.3 Cheque Delivery Code

Specifies the method to be used in delivering a cheque to a party.

Code	Name	Definition
MLDB	Mail To Debtor	Cheque is to be sent through mail services to debtor.
MLCD	Mail To Creditor	Cheque is to be sent through mail services to creditor.
MLFA	Mail To Final Agent	Cheque is to be sent through mail services to creditor agent.
CRDB	Courier To Debtor	Cheque is to be sent through courier services to debtor
CRCD	Courier To Creditor	Cheque is to be sent through courier services to creditor
CRFA	Courier To Final Agent	Cheque is to be sent through courier services to creditor agent
PUDB	Pick Up By Debtor	Cheque will be picked up by the debtor
PUCD	Pick Up By Creditor	Cheque will be picked up by the creditor
PUFA	Pick Up By Final Agent	Cheque will be picked up by the creditor agent
RGDB	Registered Mail To Debtor	Cheque is to be sent through registered mail services to debtor
RGCD	Registered Mail To Creditor	Cheque is to be sent through registered mail services to creditor
RGFA	Registered Mail To Final Agent	Cheque is to be sent through registered mail services to creditor agent

3.4 Cheque Type2 Code

Specifies the type of cheque.

Code	Name	Definition
CCHQ	Customer Cheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	Certified Customer Cheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	Bank Cheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	Electronic Draft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

3.5 Country Code

Code to identify a country, a dependency, or geopolitical interest on the basis of country names obtained from the United Nations. The Country Code list is available on the ISO website: <https://www.iso.org/obp/ui/#search>.

3.6 Credit Debit Code

Specifies if an operation is an increase or a decrease.

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

3.7 Document Type Codes

3.7.1 Document Type3 Code

Specifies a type of financial or commercial document.

Code	Name	Definition
DISP	Dispatch Advice	Document is a dispatch advice.
FXDR	Foreign Exchange Deal Reference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	Purchase Order	Document is a purchase order.
RADM	Remittance Advice Message	Document is a remittance advice sent separately from the current transaction.
RPIN	Related Payment Instruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SCOR	Structured Communication Reference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

3.7.2 Document Type5 Code

Specifies a type of financial or commercial document.

Code	Name	Definition
AROI	Accounts Receivable Open Item	Document is a payment that applies to a specific source document.
BOLD	Bill of Lading Shipping Notice	Document is a shipping notice.
CINV	Commercial Invoice	Document is an invoice.
CMCN	Commercial Contract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	Credit Note Related to Financial Adjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	Credit Note	Document is a credit note.
DEBN	Debit Note	Document is a debit note.
DISP	Dispatch Advice	Document is a dispatch advice.
DNFA	Debit Note Related to Financial Adjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	Hire Invoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	Metered Service Invoice	Document is an invoice claiming payment for the supply of metered services, for example, gas or electricity, supplied to a fixed meter.
SBIN	Self Billed Invoice	Document is an invoice issued by the debtor.
SOAC	Statement of Account	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	Trade Services Utility Transaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is a voucher.

3.7.3 Document Type6 Code

Specifies a type of financial or commercial document.

Code	Name	Definition
AROI	Accounts Receivable Open Item	Document is a payment that applies to a specific source document.
BOLD	Bill of Lading Shipping Notice	Document is a shipping notice.
CINV	Commercial Invoice	Document is an invoice.
CMCN	Commercial Contract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	Credit Note Related to Financial Adjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	Credit Note	Document is a credit note.
DEBN	Debit Note	Document is a debit note.
DISP	Dispatch Advice	Document is a dispatch advice.
DNFA	Debit Note Related to Financial Adjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	Hire Invoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	Metered Service Invoice	Document is an invoice claiming payment for the supply of metered services, for example, gas or electricity, supplied to a fixed meter.
PUOR	Purchase Order	Document is a purchase order.
SBIN	Self Billed Invoice	Document is an invoice issued by the debtor.
SOAC	Statement of Account	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	Trade Services Utility Transaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is a voucher.

3.8 Instruction3 Code

Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Code	Name	Definition
CHQB	Pay Creditor By Cheque	(Ultimate) creditor must be paid by cheque.
HOLD	Hold Cash For Creditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	Phone Beneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

3.9 Name Prefix Code

Specifies the title of the person.

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

3.10 Payment Method Codes

3.10.1 Payment Method4 Code

Specifies the transfer method that will be used to transfer an amount of money.

Code	Name	Definition
CHK	Check	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	Credit Transfer	Transfer of an amount of money in the books of the account servicer.
DD	Direct Debit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	Transfer Advice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

3.10.2 Payment Method7 Code

Specifies the transfer method that will be used to transfer the cash.

Code	Name	Definition
CHK	Check	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	Credit Transfer	Transfer of an amount of money in the books of the account servicer.

3.11 Priority2 Code

Specifies the priority level of an event.

Code	Name	Definition
HIGH	High	Priority is high.
NORM	Normal	Priority is normal.

3.12 Regulatory Reporting Type Code

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.

Code	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

3.13 Remittance Location Method2 Code

Method used to deliver the remittance advice information. The following codes also pertain to Fedwire Funds Service Customer Transfer Plus (CTP) tag {8250} Related Remittance Information.

Code	Name	Definition
EDIC	Electronic Data Interchange	Remittance advice information sent through Electronic Data Interchange (EDI).
EMAL	E-mail	Remittance advice information sent through e-mail.
FAXI	Fax	Remittance advice information faxed.
POST	Post	Remittance advice information sent through postal services.
SMSM	SMS	Remittance advice information sent by phone as a Short Message Service (i.e., text message between mobile phone devices.)
URID	Uniform Resource Identifier	Remittance advice information sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URIs 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.

3.14 Tax Record Period Code

Specifies the period related to the tax payment.

Code	Name	Definition
MM01	First Month	Tax is related to the first month of the period.
MM02	Second Month	Tax is related to the second month of the period.
MM03	Third Month	Tax is related to the third month of the period.
MM04	Fourth Month	Tax is related to the fourth month of the period.
MM05	Fifth Month	Tax is related to the fifth month of the period.
MM06	Sixth Month	Tax is related to the sixth month of the period.
MM07	Seventh Month	Tax is related to the seventh month of the period.
MM08	Eighth Month	Tax is related to the eighth month of the period.
MM09	Ninth Month	Tax is related to the ninth month of the period.
MM10	Tenth Month	Tax is related to the tenth month of the period.
MM11	Eleventh Month	Tax is related to the eleventh month of the period.
MM012	Twelfth Month	Tax is related to the twelfth month of the period.
QTR1	First Quarter	Tax is related to the first quarter of the period.
QTR2	Second Quarter	Tax is related to the second quarter of the period.
QTR3	Third Quarter	Tax is related to the third quarter of the period.
QTR4	Fourth Quarter	Tax is related to the fourth quarter of the period.
HLF1	First Half	Tax is related to the first half of the period.
HLF2	Second Half	Tax is related to the second half of the period.

3.15 External Code Sets

External code sets are a list of codes published separately from the schema available on the ISO 20022 website:

http://www.iso20022.org/external_code_list_page. The codes listed in this document are published as of May 31, 2017.

3.15.1 Account Identification Code

Specifies the external account identification scheme name code.

Code	Name	Definition
AIIN	Issuer Identification Number	Issuer Identification Number (IIN) - identifies a card issuing institution in an international interchange environment. Issued by ABA (American Bankers Association).
BBAN	BBAN Identifier	Basic Bank Account Number (BBAN) - identifier used nationally by financial institutions, i.e., in individual countries, generally as part of a National Account Numbering Scheme(s), to uniquely identify the account of a customer.
CUID	CHIPS Universal Identifier	(United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID) - identifies entities that own accounts at CHIPS participating financial institutions, through which CHIPS payments are effected. The CHIPS UID is assigned by the New York Clearing House.
UPIC	UPIC Identifier	Universal Payment Identification Code (UPIC) - identifier used by the New York Clearing House to mask confidential data, such as bank accounts and bank routing numbers. UPIC numbers remain with business customers, regardless of banking relationship changes.

3.15.2 Cash Account Type Code

Specifies the nature, or use, of the cash account.

Code	Name	Definition
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
CASH	Cash Payment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
CISH	Cash Income	Account used for payment of income if different from the current cash account.
COMM	Commission	Account used for commission if different from the account for payment.
CPAC	Clearing Participant Settlement Account	Account used to post settlement debit and credit entries on behalf of a designated Clearing Participant.
LLSV	Limited Liquidity Savings Account	Account used for savings with special interest and withdrawal terms.
LOAN	Loan	Account used for loans.
MGLD	Marginal Lending	Account used for a marginal lending facility.
MOMA	Money Market	Account used for money markets if different from the cash account.
NREX	Non Resident External	Account used for non-resident external.
ODFT	Overdraft	Account is used for overdrafts.
ONDP	Overnight Deposit	Account used for overnight deposits.
OTHR	Other Account	Account not otherwise specified.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
SLRY	Salary	Accounts used for salary payments.
SVGS	Savings	Account used for savings.
TAXE	Tax	Account used for taxes if different from the account for payment.
TRAN	Transacting Account	A transacting account is the most basic type of bank account that you can get. The main difference between transaction and cheque accounts is that you usually do not get a cheque book with your transacting account and neither are you offered an overdraft facility.
TRAS	Cash Trading	Account used for trading if different from the current cash account.

3.15.3 Category Purpose Code*

Specifies the category purpose, as published in an **external** category purpose list.

Code	Name	Definition
BONU	Bonus Payment	Transaction is the payment of a bonus.
CASH	Cash Management Transfer	Transaction is a general cash management instruction.
CBLK	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
CCRD	Credit Card Payment	Transaction is related to a payment of credit card.
CORT	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g., a foreign exchange deal or a securities transaction.
DCRD	Debit Card Payment	Transaction is related to a payment of debit card.
DIVI	Dividend	Transaction is the payment of dividends.
EPAY	Epagement	Transaction is related to ePayment via Online-Banking.
FCOL	Fee Collection	A Service that is settling card transaction related fees between two parties.
GOVT	Government Payment	Transaction is a payment to or from a government department.
HEDG	Hedging	Transaction is related to the payment of a hedging operation.
ICCP	Irrevocable Credit Card Payment	Transaction is reimbursement of credit card payment.
IDCP	Irrevocable Debit Card Payment	Transaction is reimbursement of debit card payment.
INTC	Intra Company Payment	Transaction is an intra-company payment, i.e., a payment between two companies belonging to the same group.
INTE	Interest	Transaction is the payment of interest.
LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.
MP2B	Commercial	Mobile P2B Payment.
MP2P	Consumer	Mobile P2P Payment.
OTHR	Other Payment	Other payment purpose.
RVPM	ReceiveAgainstPayment	Code used to pre-advise the account servicer of a forthcoming receive against payment instruction.
PENS	Pension Payment	Transaction is the payment of pension.

SALA	Salary Payment	Transaction is the payment of salaries.
SECU	Securities	Transaction is the payment of securities.
SSBE	Social Security Benefit	Transaction is a social security benefit, i.e., payment made by a government to support individuals.
SUPP	Supplier Payment	Transaction is related to a payment to a supplier.
TAXS	Tax Payment	Transaction is the payment of taxes.
TRAD	Trade	Transaction is related to the payment of a trade finance transaction.
TREA	Treasury Payment	Transaction is related to treasury operations e.g. financial contract settlement.
VATX	Value Added Tax Payment	Transaction is the payment of value added tax.
WHLD	Withholding	Transaction is the payment of withholding tax.

Usage Rules:

- * If the tag is present, and no specific code is required, SUPP is the recommended default.
- * The more specific code is the one which should be used e.g. if a payment is to a government for withholding tax, relevant codes would include GOVT, TAXS, and WHLD. WHLD would be the preferred code here.

3.15.4 Clearing System Identification Code

Specifies the clearing system identification codes, as published in an **external** clearing system identification code list.

Code	Name	Definition
ATBLZ	Austrian Bankleitzahl	Bank Branch code used in Austria
AUBSB	Australian Bank State Branch Code (BSB)	Bank Branch code used in Australia
CACPA	Canadian Payments Association Payment Routing Number	Bank Branch code used in Canada
CHBCC	Swiss Financial Institution Identification (short)	Financial Institution Identification (IID) used in Switzerland, without check digit
CHSIC	Swiss Financial Institution Identification (long)	Financial Institution Identification (IID) used in Switzerland, including check digit
CNAPS	CNAPS Identifier	Bank Branch code used in China
DEBLZ	German Bankleitzahl	Bank Branch code used in Germany
ESNCC	Spanish Domestic Interbanking Code	Bank Branch code used in Spain
GBDSC	UK Domestic Sort Code	Bank Branch code used in the UK
GRBIC	Hellenic Bank Identification Code	Bank Branch code used in Greece
HKNCC	Hong Kong Bank Code	Bank Branch code used in Hong Kong
IENCC	Irish National Clearing Code	Bank Branch code used in Ireland
INFSC	Indian Financial System Code	Bank Branch code used in India
ITNCC	Italian Domestic Identification Code	Bank Branch code used in Italy
JPZGN	Japan Zengin Clearing Code	Bank Branch code used in Japan
NZNCC	New Zealand National Clearing Code	Bank Branch code used in New Zealand
PLKNR	Polish National Clearing Code	Bank Branch code used in Poland
PTNCC	Portuguese National Clearing Code	Bank Branch code used in Portugal
RUCBC	Russian Central Bank Identification Code	Bank Branch code used in Russia
SESBA	Sweden Bankgiro Clearing Code	Bank Branch code used in Sweden
SGIBG	IBG Sort Code	Bank Branch code used in Singapore
THCBC	Thai Central Bank Identification Code	Bank Identification code used in Thailand
TWNCC	Financial Institution Code	Bank Branch code used in Taiwan
USABA	United States Routing Number (Fedwire, NACHA)	Routing Transit number assigned by the ABA for US financial institutions
USPID	CHIPS Participant Identifier	Bank identifier used by CHIPs in the US
ZANCC	South African National Clearing Code	Bank Branch code used in South Africa

3.15.5 Discount Amount Type Code

Specifies the nature of the discount as published in an **external** code list.

Code	Name	Definition
APDS	Additional Promotional Discount	Addition discount based on third-party agreed business promotional activity, i.e., extra 10 percent discount for 15 days).
STDS	Standing Discount	Discount based on volume purchased.
TMDS	Terms Discount	Discount based on terms negotiated for payment within a specified time period, i.e., 2/10 Net 30 (2 percent discount if paid in 10 days; otherwise, net amount is due in 30 days).

3.15.6 Financial Institution Identification Code

Specifies the **external** financial institution identification scheme name code.
Currently no codes have been defined.

3.15.7 Garnishment Type Code

Specifies the garnishment type as published in an **external** document type code list.

Code	Name	Definition
GNCS	Garnishment For Child Support	Garnishment from a third party payer for Child Support
GNDP	Garnishment For Child Support From Direct Payer	Garnishment from a direct payer for Child Support
GTPP	Garnishment To Taxing Agency	Garnishment from a third party payer to taxing agency

3.15.8 Local Instrument Code

Specifies the **external** local instrument code.

Code*	Name	Definition
DDMC	Direct Debit Confirmed Electronic Mandate	Transaction is related to a direct debit instruction authorized under a confirmed electronic mandate.
DDMP	Direct Debit Paper Mandate With Paper Authorization	Transaction is related to a direct debit instruction authorized under a paper based mandate, supported by paper authorization signed by the debtor.
DDMU	Direct Debit Unconfirmed Electronic Mandate	Transaction is related to a direct debit instruction authorized under an unconfirmed electronic mandate requiring confirmation by the debtor.
TRF	Credit Transfers	Transaction is related to credit transfers.
82	Non-pre authorised Direct Debit	Transaction is related to a direct debit that is not pre authorised (Einzugsermächtigung).
83	Pre authorised Direct Debit	Transaction is related to a direct debit that is pre authorised (Abbuchungsauftrag).
CPP	Cash Per Post	Transaction is related to cash per post. Transaction to ultimate recipient having no bank account. Primary beneficiary is a postal service provider. Funds are paid out by cash. Additional necessary information for address and delivery options need to be attached.
RTR	Returned Credit Transfers	Transaction is related to returned credit transfers.
GST	Truncated Credit Transfers	Transaction is related to truncated credit transfers. Conversion of physical instrument to electronic form for transmission to the paying bank and where the original paper document does not continue in the clearing process. The original instrument rules are retained throughout the life of the instrument. Transaction triggered by specific marked and populated paper slip. Reconciliation reference is secured by check digits supporting secure optical recognition. All other remittance information is truncated prior transmission.
DDT	Direct Debits	Transaction is related to direct debits.
RDD	Returned Direct Debits	Transaction is related to returned direct debits.
CHN	Truncated Checks	Transaction is related to truncated checks. Conversion of physical instrument to electronic form for transmission to the paying bank and where the original paper document does not continue in the clearing process. The original instrument rules are retained throughout the life of the instrument.

STR	Revoked Credit Transfers	Transaction is related to revoked credit transfers.
SDD	Revoked Direct Debits	Transaction is related to revoked direct debits.
SRT	Revoked Returned Credit Transfers	Transaction is related to revoked returned credit transfers.
SRD	Revoked Returned Direct Debits	Transaction is related to revoked returned direct debits.
SCN	Revoked Truncated Checks	Transaction is related to revoked truncated checks.
SGT	Revoked Truncated Credit Transfers	Transaction is related to revoked truncated credit transfers.
CARD	Card Clearing	Transaction is related to card clearing.
05	Non-pre authorised Direct Debit	Transaction is related to a direct debit that is not pre authorised (Einzugsermächtigung).
04	Pre authorised Direct Debit	Transaction is related to a direct debit that is pre authorised (Abbuchungsauftrag).
ISE	Image-based Cheque Collection	Transaction is related to the German Image-based Cheque Collection Procedure "Imagegestützter Scheckezug - ISE".
BSE	Paperless Cheque Collection	Transaction is related to the German Paperless Cheque Collection procedure "Belegloser Scheckezug - BSE".
IN	Cross Border Customer Credit Transfer	Transaction is related to cross border customers credit transfers.
58	Business-to-business Direct Debit	Transaction is related to a business-to-business direct debit (CSB58).
19	Business-to-customer Direct Debit	Transaction is related to a business-to-customer direct debit (CSB19).
85	Pre-authorised Direct Debit Accéléré (Accelerated clearing / 2 Day)Ordinaire (Normal clearing / 4 Day)	Transaction is related to an urgent direct debit that is pre authorised (Avis de Prélèvement accéléré).
08	Pre-authorised Direct Debit Ordinaire (Normal clearing / 4 Day)	Transaction is related to a direct debit that is pre authorised (Avis de Prélèvement).
89	Pre-authorised Direct Debit Vérifié (Verified clearing)	Transaction is related to an urgent direct debit that is pre authorised (Avis de Prélèvement vérifié).
60	Recovered Bill of Exchange or Promissory Note	LCR - Lettre de Change Relevé (Recovered Bill of Exchange) and BOR - Billet à Orde Relevé (Promissory Note).
RIBA	Non-pre authorised direct debit	Transaction is related to a non-pre authorised collection (RIBA).
RIDO	Pre authorised revocable Direct Debit	Transaction is related to a direct debit that is pre authorised and revocable (RID Ordinario).
RIDV	Pre authorised revocable urgent Direct Debit	Transaction is related to an urgent direct debit that is pre authorised and revocable (RID Veloce).
IDEAL	Payments via Internet owned by Currence	Transaction is related to payments via internet owned by Currence.

NLDO	Dutch Domestic Bulk Payment	Transaction is related to a Domestic payment initiated by PAIN.001
NLUP	Dutch Urgent Payment	Transaction is related to a Domestic payment initiated by PAIN.001
ACCEPT	Payment via Acceptgiro owned by Currence	Transaction is related to payments via Acceptgiro owned by Currence.
SDN	Payments via Standaard Digitale Nota	Transaction is related to payments via a 'Standaard Digitale Nota' InvoiceAcceptgiro payment.
NLGOV	Direct debit initiated by the government with special conditions	Transaction is related to direct debit scheme owned by the NVB.
0090	Mass Payment Beneficiary	Transaction is related to mass payment beneficiary.
0091	Mass Payment Ours	Transaction is related to mass payment ours.
0092	Mass Payment Shared	Transaction is related to mass payment shared.
0002	Standing Order	Transaction is related to standing order.
0221	One-off Authorisation	Transaction is related to one-off authorisation.
0224	One-off Authorisation Charities	Transaction is related to one-off authorisation charities.
0226	One-off Authorisation Construction Industry	Transaction is related to one-off authorisation construction industry.
0225	One-off Authorisation Tuition Fees	Transaction is related to one-off authorisation tuition fees.
0222	Standing Authorisation Companies	Transaction is related to standing authorisation companies.
0227	Standing Authorisation Companies Without Debtor Revocation Right	Transaction is related to standing authorisation companies without debtor revocation right.
0220	Standing Authorisation General	Transaction is related to standing authorisation general.
0223	Standing Authorisation Lotteries	Transaction is related to standing authorisation lotteries.
0001	Converted (Bank) Payment	Transaction is related to converted (bank) payment. Conversion of physical instrument to electronic form for transmission to the paying bank and where the original paper document does not continue in the clearing process. The instrument rules change upon conversion.
0000	Business Payment	Transaction is related to business payment.
IN	Cross Border Customer Credit Transfer	Transaction is related to cross border customer credit transfer.
ONCL	Overnight	Transaction is related to overnight clearing.
SDCL	Same Day	Transaction is related to same day clearing.
DDNR	CoreNoRefund	SEPA Core Direct Debit with 'no refund' option.
DDFA	DirectDebitFixedAmount	SEPA Fixed Amount Direct Debit.

CORE	SEPA Direct Debit - Core	Transaction is related to SEPA direct debit -core.
B2BAMIPM	SEPA B2B Direct Debit AMI	SEPA B2B Direct Debit AMI based on a paper mandate
B2B	SEPA Business to Business Direct Debit	Transaction is related to SEPA business to business direct debit.
CR1AMIPM	SEPA Core D-1 Direct Debit AMI	Optional shorter time cycle (D-1) for SEPA Core Direct Debit AMI based on a paper mandate.
CORAMIPM	SEPA Core Direct Debit AMI	SEPA Core Direct Debit AMI based on a paper mandate.
COR1	SEPA Direct Debit - 1 Day Settlement	Optional shorter time cycle (D-1) for SEPA Core Direct Debit.
FADAMIPM	SEPA FA Direct Debit AMI	SEPA Fixed Amount Direct Debit AMI based on a paper mandate.
INST	Instant Credit Transfer	Transaction is related to an Instant Credit Transfer. Use case example: SEPA Instant Credit Transfer (SCT Inst).
ADD	AuthenticatedDirectDebit	Transaction is unauthenticated direct debit for domestic use.
UDD	UnauthenticatedDirectDebit	Transaction is authenticated direct debit for domestic use.
CCI	Cash Concentration Intragroup	Transaction is related to an intra-group bank initiated cash management payment.
BTR	Bank Transfer	Transaction is related to a bank transfer.
CKS	Check Same Day Settlement Wire	Transaction is related to check same day settlement wire.
CTR	Customer Transfer	Transaction is related to customer transfer.
CTP	Customer Transfer Plus	Transaction is related to a customer transfer, which may include information related to a cover payment or extended remittance information.
DEP	Deposit to Sender's Account	Transaction is related to deposit to sender's account.
FFR	Fed Funds Returned	Transaction is related to Fed funds returned.
FFS	Fed Funds Sold	Transaction is related to Fed funds sold.
SVC	Non-Value Service Message	Transaction is related to non-value service message.
DRW	Drawdown Response (Value) to Honor a Drawdown Request	Transaction is related to drawdown response (value) to honor a drawdown request.
DRB	Bank-to-Bank Drawdown Request or Response (Non-value)	Transaction is related to bank-to-bank drawdown request or response (non-value).
DRC	Customer or Corporate Drawdown Request or Response (Non-value)	Transaction is related to customer or corporate drawdown request or response (non-value).
IAT	International ACH	Transaction is related to international ACH.
CCD	Cash Concentration or Disbursement Corporate counterparty.	Transaction is related to cash concentration or disbursement corporate counterparty.
CTX	Corporate Trade Exchange	Transaction is related to corporate trade exchange.

PPD	Prearranged Payment or Deposit. Consumer counterparty.	Transaction is related to prearranged payment or deposit consumer counterparty.
CIE	Customer Initiated Entry	A credit entry initiated by or on behalf of the holder of a consumer account.
RCK	Re-presented Check Entry	Transaction is related to re-presented check entry.
ARC	Accounts Receivable Check	Transaction is related to accounts receivable check.
WEB	Internet Initiated Entry	Transaction is related to internet initiated entry.
POP	Point-Of-Purchase	Transaction is related to point-of-purchase.
POS	Point-Of-Sale	Transaction is related to point-of-sale.
TEL	Telephone Initiated Entry	Transaction is related to telephone initiated entry.

*The codes are sorted according to the "information details."

3.15.9 Organisation Identification Code

Specifies the **external** organization scheme name code e.g., used in Invoicer and Invoicee identification.

Code	Name	Definition
BANK	Bank Party Identification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
CBID	Central Bank Identification Number	A unique identification number assigned by a central bank to identify an organisation.
CHID	Clearing Identification Number	A unique identification number assigned by a clearing house to identify an organization.
CINC	Certificate Of Incorporation Number	A unique identification number assigned by a designated authority to a certificate of incorporation and used to identify an organisation.
COID	Country Identification Code	Country authority given organisation identification (e.g., corporate registration number).
CUST	Customer Number	Number assigned by an issuer to identify a customer. Number assigned by a party to identify a creditor or debtor relationship.
DUNS	Data Universal Numbering System	A unique identification number provided by Dun & Bradstreet to identify an organisation.
EMPL	Employer Identification Number	Number assigned by a registration authority to an employer.
GS1G	GS1GLN Identifier	Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to GS1 numbering scheme rules. The number is used to retrieve detailed information that is linked to it.
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity.
TXID	Tax Identification Number	Number assigned by a tax authority to identify an organisation.

3.15.10 Person Identification Code

Specifies the **external** personal identification scheme name code e.g., used in Invoicer and Invoicee identification.

Code	Name	Definition
ARNU	Alien Registration Number	Number assigned by a social security agency to identify a non-resident person.
CCPT	Passport Number	Number assigned by an authority to identify the passport number of a person.
CUST	Customer Identification Number	Number assigned by an issuer to identify a customer.
DRLC	Drivers License Number	Number assigned by an authority to identify a driver's license.
EMPL	Employee Identification Number	Number assigned by a registration authority to an employee.
NIDN	National Identity Number	Number assigned by an authority to identify the national identity number of a person.
SOSE	Social Security Number	Number assigned by an authority to identify the social security number of a person.
TXID	Tax Identification Number	Number assigned by a tax authority to identify a person.

3.15.11 Purpose Code

Specifies the **external** purpose code.

Code	Classification*	Name	Definition
BKDF	Bank Debt	Bank Loan Delayed Draw Funding	Delayed draw funding. Certain issuers may utilize delayed draw loans whereby the lender is committed to fund cash within a specified period once a call is made by the issuer. The lender receives a fee for entering into such a commitment.
BKFE	Bank Debt	Bank Loan Fees	Bank loan fees. Cash activity related to specific bank loan fees, including (a) agent / assignment fees; (b) amendment fees; (c) commitment fees; (d) consent fees; (e) cost of carry fees; (f) delayed compensation fees; (g) facility fees; (h) fronting fees; (i) funding fees; (j) letter of credit assignment fees.
BKFM	Bank Debt	Bank Loan Funding Memo	Bank loan funding memo. Net cash movement for the loan contract final notification when sent separately from the loan contract final notification instruction.
BKIP	Bank Debt	Bank Loan Accrued Interest Payment	Accrued interest payments. Specific to bank loans.
BKPP	Bank Debt	Bank Loan Principal Paydown	Principal paydowns. Specific to bank loans.
CBLK	Card Settlement	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
CDCB	Card Settlement	Card Payment with Cash Back	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback).
CDCD	Card Settlement	Cash Disbursement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter).
CDCS	Card Settlement	Cash Disbursement with Surcharging	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter) with surcharging.
CDDP	Card Settlement	Card Deferred Payment	A combined service which enables the card acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment. Examples where this service is widely used are unattended petrol pumps and phone booths

CDOC	Card Settlement	Original Credit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
CDQC	Card Settlement	Quasi Cash	Purchase of Goods which are equivalent to cash like coupons in casinos.
ETUP	Card Settlement	E-Purse Top Up	Transaction is related to a Service that is first reserving money from a card account and then is loading an e-purse application by this amount.
FCOL	Card Settlement	Fee Collection	A Service that is settling card transaction related fees between two parties.
MTUP	Card Settlement	Mobile Top Up	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
ACCT	Cash Mgmt	Account Management	Transaction moves funds between 2 accounts of same account holder at the same bank.
CASH	Cash Mgmt	Cash Management Transfer	Transaction is a general cash management instruction.
COLL	Cash Mgmt	Collection Payment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
CSDB	Cash Mgmt	Cash Disbursement	Transaction is related to cash disbursement.
DEPT	Cash Mgmt	Deposit	Transaction is related to a payment of deposit.
INTC	Cash Mgmt	Intra Company Payment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
LIMA	Cash Mgmt	Liquidity Management	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
NETT	Cash Mgmt	Netting	Transaction is related to a netting operation.
BFWD	Collateral	Bond Forward	Cash collateral related to any securities traded out beyond 3 days which include treasury notes, JGBs and Gilts.
CCIR	Collateral	Cross Currency IRS	Cash Collateral related to a Cross Currency Interest Rate Swap, indicating the exchange of fixed interest payments in one currency for those in another.
CCPC	Collateral	CCP Cleared Initial Margin	Cash Collateral associated with an ISDA or Central Clearing Agreement that is covering the initial margin requirements for OTC trades clearing through a CCP.
CCPM	Collateral	CCP Cleared Variation Margin	Cash Collateral associated with an ISDA or Central Clearing Agreement that is covering the variation

			margin requirements for OTC trades clearing through a CCP.
CCSM	Collateral	CCP Cleared Initial Margin Segregated Cash	CCP Segregated initial margin: Initial margin on OTC Derivatives cleared through a CCP that requires segregation.
CRDS	Collateral	Credit Default Swap	Cash collateral related to trading of credit default swap.
CRPR	Collateral	Cross Product	Cash collateral related to a combination of various types of trades.
CRSP	Collateral	Credit Support	Cash collateral related to cash lending/borrowing; letter of Credit; signing of master agreement.
CRTL	Collateral	Credit Line	Cash collateral related to opening of a credit line before trading.
EQPT	Collateral	Equity Option	Cash collateral related to trading of equity option (Also known as stock options).
EQUS	Collateral	Equity Swap	Cash collateral related to equity swap trades where the return of an equity is exchanged for either a fixed or a floating rate of interest.
EXPT	Collateral	Exotic Option	Cash collateral related to trading of an exotic option for example a non-standard option.
EXTD	Collateral	Exchange Traded Derivatives	Cash collateral related to trading of exchanged traded derivatives in general (Opposite to Over the Counter (OTC)).
FIXI	Collateral	Fixed Income	Cash collateral related to a fixed income instrument.
FWBC	Collateral	Forward Broker Owned Cash Collateral	Cash collateral payment against a Master Forward Agreement (MFA) where the cash is held in a segregated account and is not available for use by the client. Includes any instruments with a forward settling date such TBAs, repurchase agreements and bond forwards.
FWCC	Collateral	Forward Client Owned Cash Collateral	Cash collateral payment against a Master Forward Agreement (MFA) where the cash is owned and may be used by the client when returned. Includes any instruments with a forward settling date such TBAs, repurchase agreements and bond forwards.
FWSB	Collateral	Forward Broker Owned Cash Collateral Segregated	Any cash payment related to the collateral for a Master Agreement forward, which is segregated, and not available for use by the client. Example master agreement forwards include TBA, repo and Bond Forwards.

FWSC	Collateral	Forward Client Owned Segregated Cash Collateral	Any cash payment related to the collateral for a Master agreement forward, which is owned by the client and is available for use by the client when it is returned to them from the segregated account. Example master agreement forwards include TBA, repo and Bond Forwards.
MARG	Collateral	Daily margin on listed derivatives	Daily margin on listed derivatives – not segregated as collateral associated with an FCM agreement. Examples include listed futures and options margin payments; premiums for listed options not covered in the MT54X message.
MBSB	Collateral	MBS Broker Owned Cash Collateral	MBS Broker Owned Segregated (40Act/Dodd Frank) Cash Collateral - Any cash payment related to the collateral for a Mortgage Back Security, which is segregated, and not available for use by the client.
MBSC	Collateral	MBS Client Owned Cash Collateral	MBS Client Owned Cash Segregated (40Act/Dodd Frank) Cash Collateral - Any cash payment related to the collateral for a Mortgage Back Security, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.
MGCC	Collateral	Futures Initial Margin	Initial futures margin. Where such payment is owned by the client and is available for use by them on return.
MGSC	Collateral	Futures Initial Margin Client Owned Segregated Cash Collateral	Margin Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.
OCCC	Collateral	Client owned OCC pledged collateral	Client owned collateral identified as eligible for OCC pledging.
OPBC	Collateral	OTC Option Broker owned Cash collateral	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is segregated and not available for use by the client.
OPCC	Collateral	OTC Option Client owned Cash collateral	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is not segregated and is available for use by the client upon return.
OPSB	Collateral	OTC Option Broker Owned Segregated Cash Collateral	Option Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is segregated, and not available for use by the client.

OPSC	Collateral	OTC Option Client Owned Cash Segregated Cash Collateral	Option Client Owned Cash Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.
OPTN	Collateral	FX Option	Cash collateral related to trading of option on Foreign Exchange.
OTCD	Collateral	OTC Derivatives	Cash collateral related to Over-the-counter (OTC) Derivatives in general for example contracts which are traded and privately negotiated.
REPO	Collateral	Repurchase Agreement	Cash collateral related to a repurchase agreement transaction.
RPBC	Collateral	Bi-lateral repo broker owned collateral	Bi-lateral repo broker owned collateral associated with a repo master agreement – GMRA or MRA Master Repo Agreements.
RPCC	Collateral	Repo client owned collateral	Repo client owned collateral associated with a repo master agreement – GMRA or MRA Master Repo Agreements.
RPSB	Collateral	Bi-lateral repo broker owned segregated cash collateral	Bi-lateral repo broker owned segregated cash collateral associated with a repo master agreement.
RPSC	Collateral	Bi-lateral Repo client owned segregated cash collateral	Repo client owned segregated collateral associated with a repo master agreement.
RVPO	Collateral	Reverse Repurchase Agreement	Cash collateral related to a reverse repurchase agreement transaction.
SBSC	Collateral	Securities Buy Sell Sell Buy Back	Cash collateral related to a Securities Buy Sell Sell Buy Back.
SCIE	Collateral	Single Currency IRS Exotic	Cash collateral related to Exotic single currency interest rate swap.
SCIR	Collateral	Single Currency IRS	Cash collateral related to Single Currency Interest Rate Swap.
SCRP	Collateral	Securities Cross Products	Cash collateral related to Combination of securities-related exposure types.
SHBC	Collateral	Broker owned collateral Short Sale	Short Sale broker owned collateral associated with a prime broker agreement.
SHCC	Collateral	Client owned collateral Short Sale	Short Sale client owned collateral associated with a prime brokerage agreement.

SHSL	Collateral	Short Sell	Cash Collateral related to a Short Sell.
SLEB	Collateral	Securities Lending And Borrowing	Cash collateral related to Securities lending and borrowing.
SLOA	Collateral	Secured Loan	Cash collateral related to a Secured loan.
SWBC	Collateral	Swap Broker owned cash collateral	Cash collateral payment for swaps associated with an ISDA agreement. . Where such payment is segregated and not available for use by the client. Includes any cash collateral payments made under the terms of a CSA agreement for instruments such as swaps and FX forwards.
SWCC	Collateral	Swap Client owned cash collateral	Cash collateral payment for swaps associated with an ISDA agreement. Where such payment is not segregated and is available for use by the client upon return. Includes any cash collateral payments made under the terms of a CSA agreement for instruments such as swaps and FX forwards.
SWPT	Collateral	Swaption	Cash collateral related to an option on interest rate swap.
SWSB	Collateral	Swaps Broker Owned Segregated Cash Collateral	Swaps Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin, which is segregated, and not available for use by the client. This includes any collateral identified in a CSA agreement such as Swap or FX Forward collateral.
SWSC	Collateral	Swaps Client Owned Segregated Cash Collateral	Swaps Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin, which is owned by the client and is available for use by the client when returned from the segregated account. This includes any collateral identified in a CSA agreement such as Swap or FX Forward collateral.
TBAS	Collateral	To Be Announced	Cash collateral related to a To Be Announced (TBA)
TBBC	Collateral	TBA Broker owned cash collateral	Cash collateral payment (segregated) for TBA securities associated with a TBA Master Agreement. Where such payment is segregated and not available for use by the client.
TBCC	Collateral	TBA Client owned cash collateral	Cash collateral payment (for use by client) for TBA securities associated with a TBA Master Agreement. Where such payment is not segregated and is available for use by the client upon return.
TRCP	Collateral	Treasury Cross Product	Cash collateral related to a combination of treasury-related exposure types.
AGRT	Commercial	Agricultural Transfer	Transaction is related to the agricultural domain.

AREN	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry.
BEXP	Commercial	Business Expenses	Transaction is related to a payment of business expenses.
BOCE	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry.
COMC	Commercial	Commercial Payment	Transaction is related to a payment of commercial credit or debit (formerly Commercial Credit).
CPYR	Commercial	Copyright	Transaction is payment of copyright.
GDDS	Commercial	Purchase Sale Of Goods	Transaction is related to purchase and sale of goods.
GDSV	Commercial	Purchase Sale Of Goods And Services	Transaction is related to purchase and sale of goods and services.
GSCB	Commercial	Purchase Sale Of Goods And Services With Cash Back	Transaction is related to purchase and sale of goods and services with cash back.
LICF	Commercial	License Fee	Transaction is payment of a license fee.
MP2B	Commercial	Mobile P2B Payment	A service which enables a user to use an app on its mobile to pay a merchant or other business payees by initiating a payment message. Within this context, the account information or an alias of the payee might be transported through different channels to the app, for example QR Code, NFC, Bluetooth, other Networks.
POPE	Commercial	Point of Purchase Entry	Transaction is related to a payment associated with a Point of Purchase Entry.
ROYA	Commercial	Royalties	Transaction is the payment of royalties.
SCVE	Commercial	Purchase Sale Of Services	Transaction is related to purchase and sale of services.
SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
SUPP	Commercial	Supplier Payment	Transaction is related to a payment to a supplier.
TRAD	Commercial	Trade Services	Transaction is related to a trade services operation.
CHAR	Consumer	Charity Payment	Transaction is a payment for charity reasons.
COMT	Consumer	Consumer Third Party Consolidated Payment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.

MP2P	Consumer	Mobile P2P Payment	A service which enables a user to use an app on its mobile to initiate moving funds from his/her bank account to another person's bank account while not using the account number but an alias information like an MSISDN as account addressing information in his/her app.
ECPG	E-Commerce	Guaranteed EPayment	E-Commerce payment with payment guarantee of the issuing bank.
ECPR	E-Commerce	EPayment Return	E-Commerce payment return.
ECPU	E-Commerce	Non Guaranteed EPayment	E-Commerce payment without payment guarantee of the issuing bank.
EPAY	E-Commerce	EPayment	Transaction is related to ePayment.
CLPR	Finance	Car Loan Principal Repayment	Transaction is a payment of car loan principal payment.
DBTC	Finance	Debit Collection Payment	Collection of funds initiated via a debit transfer.
GOVI	Finance	Government Insurance	Transaction is related to a payment of government insurance.
HLRP	Finance	Housing Loan Repayment	Transaction is related to a payment of housing loan.
INPC	Finance	Insurance Premium Car	Transaction is a payment of car insurance premium.
INSU	Finance	Insurance Premium	Transaction is payment of an insurance premium.
INTE	Finance	Interest	Transaction is payment of interest.
LBRI	Finance	Labor Insurance	Transaction is a payment of labor insurance.
LIFI	Finance	Life Insurance	Transaction is a payment of life insurance.
LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower.
LOAR	Finance	Loan Repayment	Transaction is related to repayment of loan to lender.
PENO	Finance	Payment Based On Enforcement Order	Payment based on enforcement orders except those arising from judicial alimony decrees.
PPTI	Finance	Property Insurance	Transaction is a payment of property insurance.
RELG	Finance	Rental Lease General	Transaction is for general rental/lease.
RINP	Finance	Recurring Installment Payment	Transaction is related to a payment of a recurring installment made at regular intervals.
TRFD	Finance	Trust Fund	Transaction is related to a payment of a trust fund.

FORW	Foreign Exchange	Forward Foreign Exchange	FX trades with a value date in the future.
FXNT	Foreign Exchange	Foreign Exchange Related Netting	FX netting if cash is moved by separate wire instead of within the closing FX instruction.
ADMG	General	Administrative Management	Transaction is related to a payment associated with administrative management.
ADVA	General	Advance Payment	Transaction is an advance payment.
BCDM	General	Bearer Cheque Domestic	Transaction is the payment of a domestic bearer cheque.
BCFG	General	Bearer Cheque Foreign	Transaction is the payment of a foreign bearer cheque.
BLDM	General	Building Maintenance	Transaction is related to a payment associated with building maintenance.
BNET	General	Bond Forward Netting	Bond Forward pair-off cash net movement.
CBFF	General	Capital Building	Transaction is related to capital building fringe fortune, ie capital building in general.
CBFR	General	Capital Building Retirement	Transaction is related to capital building fringe fortune for retirement.
CCRD	General	Credit Card Payment	Transaction is related to a payment of credit card account.
CDBL	General	Credit Card Bill	Transaction is related to a payment of credit card bill.
CFEE	General	Cancellation Fee	Transaction is related to a payment of cancellation fee.
CGDD	General	Card Generated Direct Debit	Transaction is related to a direct debit where the mandate was generated by using data from a payment card at the point of sale.
CORT	General	Trade Settlement Payment	Transaction is related to settlement of a trade, e.g. a foreign exchange deal or a securities transaction.
COST	General	Costs	Transaction is related to payment of costs.
CPKC	General	Carpark Charges	Transaction is related to carpark charges.
DCRD	General	Debit Card Payment	Transaction is related to a debit card payment.
DSMT	General	Printed Order Disbursement	Transaction is the payment of a disbursement due to a specific type of printed order for a payment of a specified sum, issued by a bank or a post office (Zahlungsanweisung zur Verrechnung).
DVPM	General	Deliver Against Payment	Code used to pre-advise the account servicer of a forthcoming deliver against payment instruction.

EDUC	General	Education	Transaction is related to a payment of study/tuition fees.
FACT	General	Factor Update related payment	Payment related to a factor update.
FAND	General	Financial Aid In Case Of Natural Disaster	Financial aid by State authorities for abolition of consequences of natural disasters.
FCPM	General	Late Payment of Fees & Charges	Transaction is the payment for late fees & charges. E.g Credit card charges.
FEES	General	Fees	Fees related to the opening of a trade.
GOVT	General	Government Payment	Transaction is a payment to or from a government department.
ICCP	General	Irrevocable Credit Card Payment	Transaction is reimbursement of credit card payment.
IDCP	General	Irrevocable Debit Card Payment	Transaction is reimbursement of debit card payment.
IHRP	General	Instalment Hire Purchase Agreement	Transaction is payment for an installment/hire-purchase agreement.
INSM	General	Installment	Transaction is related to a payment of an installment.
IVPT	General	Invoice Payment	Transaction is the payment for invoices.
MCDM	General	Multi Curreny Cheque Domestic	Transaction is the payment of a domestic multi-currency cheque.
MCFG	General	Multi Curreny Cheque Foreign	Transaction is the payment of a foreign multi-currency cheque.
MSVC	General	Multiple Service Types	Transaction is related to a payment for multiple service types.
NOWS	General	Not Otherwise Specified	Transaction is related to a payment for type of services not specified elsewhere.
OCDM	General	Order Cheque Domestic	Transaction is the payment of a domestic order cheque.
OCFG	General	Order Cheque Foreign	Transaction is the payment of a foreign order cheque.
OFEE	General	Opening Fee	Transaction is related to a payment of opening fee.
OTHR	General	Other	Other payment purpose.
PADD	General	Preauthorized debit	Transaction is related to a pre-authorized debit origination.

PTSP	General	Payment Terms	Transaction is related to payment terms specifications.
RCKE	General	Re-presented Check Entry	Transaction is related to a payment associated with a re-presented check entry.
RCPT	General	Receipt Payment	Transaction is related to a payment of receipt.
REBT	General	Rebate	Transaction is the payment of a rebate.
REFU	General	Refund	Transaction is the payment of a refund.
RENT	General	Rent	Transaction is the payment of rent.
REOD	General	Account Overdraft Repayment	Transaction is for account overdraft repayment.
RIMB	General	Reimbursement of a previous erroneous transaction	Transaction is related to a reimbursement of a previous erroneous transaction.
RPNT	General	Bi-lateral repo internet netting	Bi-lateral repo interest net/bulk payment at rollover/pair-off or other closing scenarios where applicable.
RRBN	General	Round Robin	Cash payment resulting from a Round Robin.
RVPM	General	Receive Against Payment	Code used to pre-advise the account servicer of a forthcoming receive against payment instruction.
SLPI	General	Payment Slip Instruction	Transaction is payment of a well formatted payment slip.
SPLT	General	Split payments	Split payments. To be used when cash and security movements for a security trade settlement are instructed separately.
STDY	General	Study	Transaction is related to a payment of study/tuition costs.
TBAN	General	TBA pair-off netting	TBA pair-off cash wire net movement.
TBIL	General	Telecommunications Bill	Transaction is related to a payment of telecommunications related bill.
TCSC	General	Town Council Service Charges	Transaction is related to a payment associated with charges levied by a town council.
TELI	General	Telephone-Initiated Transaction	Transaction is related to a payment initiated via telephone.
TMPG	General	TMPG claim payment	Cash payment resulting from a TMPG Claim.
TPRI	General	Tri Party Repo Interest	Tri-Party Repo related interest.
TPRP	General	Tri-party Repo netting	Tri-party Repo related net gain/loss cash movement.

TRNC	General	Truncated Payment Slip	Transaction is payment of a beneficiary prefilled payment slip where beneficiary to payer information is truncated.
TRVC	General	Traveller Cheque	Transaction is the payment of a travellers cheque.
WEBI	General	Internet-Initiated Transaction	Transaction is related to a payment initiated via internet.
ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other.
CAFI	Investment	Custodian Management fee In-house	Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank coincide.
CFDI	Investment	Capital falling due In-house	Transaction is the payment of capital falling due where custodian bank and current account servicing bank coincide.
CMDT	Investment	Commodity Transfer	Transaction is payment of commodities.
DERI	Investment	Derivatives	Transaction is related to a derivatives transaction.
DIVD	Investment	Dividend	Transaction is payment of dividends.
FREX	Investment	Foreign Exchange	Transaction is related to a foreign exchange operation.
HEDG	Investment	Hedging	Transaction is related to a hedging operation.
INVS	Investment	Investment & Securities	Transaction is for the payment of mutual funds, investment products and shares.
PRME	Investment	Precious Metal	Transaction is related to a precious metal operation.
SAVG	Investment	Savings	Transfer to savings/retirement account.
SECU	Investment	Securities	Transaction is the payment of securities.
SEPI	Investment	Securities Purchase In-house	Transaction is the payment of a purchase of securities where custodian bank and current account servicing bank coincide.
TREA	Investment	Treasury Payment	Transaction is related to treasury operations.
UNIT	Investment	Unit Trust Purchase	Transaction is purchase of Unit Trust.
FNET	Listed Derivatives	Futures Netting Payment	Cash associated with a netting of futures payments. Refer to CCPM codeword for netting of initial and variation margin through a CCP.

FUTR	Listed Derivatives	Futures	Cash related to futures trading activity.
ANTS	Medical	Anesthesia Services	Transaction is a payment for anesthesia services.
CVCF	Medical	Convalescent Care Facility	Transaction is a payment for convalescence care facility services.
DMEQ	Medical	Durable Medical Equipment	Transaction is a payment is for use of durable medical equipment.
DNTS	Medical	Dental Services	Transaction is a payment for dental services.
HLTC	Medical	Home Health Care	Transaction is a payment for home health care services.
HLTI	Medical	Health Insurance	Transaction is a payment of health insurance.
HSPC	Medical	Hospital Care	Transaction is a payment for hospital care services.
ICRF	Medical	Intermediate Care Facility	Transaction is a payment for intermediate care facility services.
LTCF	Medical	Long Term Care Facility	Transaction is a payment for long-term care facility services.
MAFC	Medical	Medical Aid Fund Contribution	Transaction is contribution to medical aid fund.
MDCS	Medical	Medical Services	Transaction is a payment for medical care services.
VIEW	Medical	Vision Care	Transaction is a payment for vision care services.
CDEP	OTC Derivatives	Credit default event payment	Payment related to a credit default event.
SWFP	OTC Derivatives	Swap contract final payment	Final payments for a swap contract.
SWPP	OTC Derivatives	Swap contract partial payment	Partial payment for a swap contract.
SWRS	OTC Derivatives	Swap contract reset payment	Reset payment for a swap contract.
SWUF	OTC Derivatives	Swap contract upfront payment	Upfront payment for a swap contract.
ADCS	Salary & Benefits	Advisory Donation Copyright Services	Payments for donation, sponsorship, advisory, intellectual and other copyright services.
AEMP	Salary & Benefits	Active Employment Policy	Payment concerning active employment policy.

ALLW	Salary & Benefits	Allowance	Transaction is the payment of allowances.
ALMY	Salary & Benefits	Alimony Payment	Transaction is the payment of alimony.
BBSC	Salary & Benefits	Baby Bonus Scheme	Transaction is related to a payment made as incentive to encourage parents to have more children.
BECH	Salary & Benefits	Child Benefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
BENE	Salary & Benefits	Unemployment Disability Benefit	Transaction is related to a payment to a person who is unemployed/disabled.
BONU	Salary & Benefits	Bonus Payment	Transaction is related to payment of a bonus.
CCHD	Salary & Benefits	Cash compensation, Helplessness, Disability	Payments made by Government institute related to cash compensation, helplessness, disability. These payments are made by the Government institution as a social benefit in addition to regularly paid salary or pension.
COMM	Salary & Benefits	Commission	Transaction is payment of commission.
CSLP	Salary & Benefits	Company Social Loan Payment To Bank	Transaction is a payment by a company to a bank for financing social loans to employees.
GFRP	Salary & Benefits	Guarantee Fund Rights Payment	Compensation to unemployed persons during insolvency procedures.
GVEA	Salary & Benefits	Austrian Government Employees Category A	Transaction is payment to category A Austrian government employees.
GVEB	Salary & Benefits	Austrian Government Employees Category B	Transaction is payment to category B Austrian government employees.
GVEC	Salary & Benefits	Austrian Government Employees Category C	Transaction is payment to category C Austrian government employees.
GVED	Salary & Benefits	Austrian Government Employees Category D	Transaction is payment to category D Austrian government employees.
GWLT	Salary & Benefits	Government War Legislation Transfer	Payment to victims of war violence and to disabled soldiers.
HREC	Salary & Benefits	Housing Related Contribution	Transaction is a contribution by an employer to the housing expenditures (purchase, construction, renovation) of the employees within a tax free fringe benefit system.
PAYR	Salary & Benefits	Payroll	Transaction is related to the payment of payroll.

PEFC	Salary & Benefits	Pension Fund Contribution	Transaction is contribution to pension fund.
PENS	Salary & Benefits	Pension Payment	Transaction is the payment of pension.
PRCP	Salary & Benefits	Price Payment	Transaction is related to a payment of a price.
RHBS	Salary & Benefits	RehabilitationSupport	Benefit for the duration of occupational rehabilitation.
SALA	Salary & Benefits	SalaryPayment	Transaction is the payment of salaries.
SSBE	Salary & Benefits	Social Security Benefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
LBIN	Securities Lending	Lending Buy-In Netting	Net payment related to a buy-in. When an investment manager is bought in on a sell trade that fails due to a failed securities lending recall, the IM may seize the underlying collateral to pay for the buy-in. Any difference between the value of the collateral and the sell proceeds would be paid or received under this code.
LCOL	Securities Lending	Lending Cash Collateral Free Movement	Free movement of cash collateral. Cash collateral paid by the borrower is done separately from the delivery of the shares at loan opening or return of collateral done separately from return of the loaned security. Note: common when the currency of the security is different the currency of the cash collateral.
LFEE	Securities Lending	Lending Fees	Fee payments, other than rebates, for securities lending. Includes (a) exclusive fees; (b) transaction fees; (c) custodian fees; (d) minimum balance fees.
LMEQ	Securities Lending	Lending Equity marked-to-market cash collateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned equity securities.
LMFI	Securities Lending	Lending Fixed Income marked-to-market cash collateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned fixed income securities.
LMRK	Securities Lending	Lending unspecified type of marked-to-market cash collateral	Cash collateral payments resulting from the marked-to-market of a portfolio of loaned securities where the instrument types are not specified.
LREB	Securities Lending	Lending rebate payments	Securities lending rebate payments.
LREV	Securities Lending	Lending Revenue Payments	Revenue payments made by the lending agent to the client.
LSFL	Securities Lending	Lending Claim Payment	Payments made by a borrower to a lending agent to satisfy claims made by the investment manager related to sell fails from late loan recall deliveries.

ESTX	Tax	EstateTax	Transaction is related to a payment of estate tax.
FWLV	Tax	Foreign Worker Levy	Transaction is related to a payment of Foreign Worker Levy.
GSTX	Tax	Goods & Services Tax	Transaction is the payment of Goods & Services Tax.
HSTX	Tax	Housing Tax	Transaction is related to a payment of housing tax.
INTX	Tax	Income Tax	Transaction is related to a payment of income tax.
NITX	Tax	Net Income Tax	Transaction is related to a payment of net income tax.
PTXP	Tax	Property Tax	Transaction is related to a payment of property tax.
RDTX	Tax	Road Tax	Transaction is related to a payment of road tax.
TAXS	Tax	Tax Payment	Transaction is the payment of taxes.
VATX	Tax	Value Added Tax Payment	Transaction is the payment of value added tax.
WHLD	Tax	Withholding	Transaction is related to a payment of withholding tax.
TAXR	Tax	Tax Refund	Transaction is the refund of a tax payment or obligation.
B112	Trailer Fee	Trailer Fee Payment	US mutual fund trailer fee (12b-1) payment.
BR12	Trailer Fee	Trailer Fee Rebate	US mutual fund trailer fee (12b-1) rebate payment.
TLRF	Trailer Fee	Non-US mutual fund trailer fee payment	Any non-US mutual fund trailer fee (retrocession) payment (use ISIN to determine onshore versus offshore designation).
TLRR	Trailer Fee	Non-US mutual fund trailer fee rebate payment	Any non-US mutual fund trailer fee (retrocession) rebate payment (use ISIN to determine onshore versus offshore designation).
AIRB	Transport	Air	Transaction is a payment for air transport related business.
BUSB	Transport	Bus	Transaction is a payment for bus transport related business.
FERB	Transport	Ferry	Transaction is a payment for ferry related business.
RLWY	Transport	Railway	Transaction is a payment for railway transport related business.
TRPT	Transport	Road Pricing	Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.
CBTV	Utilities	Cable TV Bill	Transaction is related to a payment of cable TV bill.
ELEC	Utilities	Electricity Bill	Transaction is related to a payment of electricity bill.

ENRG	Utilities	Energies	Transaction is related to a utility operation.
GASB	Utilities	Gas Bill	Transaction is related to a payment of gas bill.
NWCH	Utilities	Network Charge	Transaction is related to a payment of network charges.
NWCM	Utilities	Network Communication	Transaction is related to a payment of network communication.
OTLC	Utilities	Other Telecom Related Bill	Transaction is related to a payment of other telecom related bill.
PHON	Utilities	Telephone Bill	Transaction is related to a payment of telephone bill.
UBIL	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
WTER	Utilities	Water Bill	Transaction is related to a payment of water bill.

*The column "Classification" has been provided for convenience only. It has no function within the schema.

3.15.12 Service Level Code

Specifies the **external** service level code.

Code	Name	Definition
BKTR	Book Transaction	Payment through internal book transfer.
NUGP	Non-urgent Priority Payment	Payment must be executed as a non-urgent transaction with priority settlement.
NURG	Non-urgent Payment	Payment must be executed as a non-urgent transaction, which is typically identified as an ACH or low value transaction.
PRPT	EBA Priority Service	Transaction must be processed according to the EBA Priority Service.
SDVA	Same Day Value	Payment must be executed with same day value to the creditor.
SEPA	Single Euro Payments Area	Payment must be executed following the Single Euro Payments Area scheme.
SVDE	Domestic Cheque Clearing and Settlement	Payment execution following the cheque agreement and traveller cheque agreement of the German Banking Industry Committee (Die Deutsche Kreditwirtschaft - DK) and Deutsche Bundesbank – Scheck Verrechnung Deutschland.
URGP	Urgent Payment	Payment must be executed as an urgent transaction cleared through a real-time gross settlement system, which is typically identified as a wire or high value transaction.
URNS	Urgent Payment Net Settlement	Payment must be executed as an urgent transaction cleared through a real-time net settlement system, which is typically identified as a wire or high value transaction.

3.15.13 Status Reason Code

Specifies the status reason as published in an **external** status reason code list.

Code	Name	Definition
AB01	Aborted Clearing Timeout	Clearing process aborted due to timeout.
AB02	Aborted Clearing Fatal Error	Clearing process aborted due to a fatal error.
AB03	Aborted Settlement Timeout	Settlement aborted due to timeout.
AB04	Aborted Settlement Fatal Error	Settlement process aborted due to a fatal error.
AB05	Timeout Creditor Agent	Transaction stopped due to timeout at the Creditor Agent.
AB06	Timeout Instructed Agent	Transaction stopped due to timeout at the Instructed Agent.
AB07	Offline Agent	Agent of message is not online. Generic usage if it cannot be determined who exactly is not online.
AB08	Offline Creditor Agent	Creditor Agent is not online.
AB09	Error Creditor Agent	Transaction stopped due to error at the Creditor Agent.
AB10	Error Instructed Agent	Transaction stopped due to error at the Instructed Agent.
AC01	Incorrect Account Number	Account number is invalid or missing.
AC02	Invalid Debtor Account Number	Debtor account number invalid or missing
AC03	Invalid Creditor Account Number	Creditor account number invalid or missing
AC04	Closed Account Number	Account number specified has been closed on the bank of account's books.
AC05	Closed Debtor Account Number	Debtor account number closed
AC06	Blocked Account	Account specified is blocked, prohibiting posting of transactions against it.
AC07	Closed Creditor Account Number	Creditor account number closed
AC08	Invalid Branch Code	Branch code is invalid or missing

AC09	Invalid Account Currency	Account currency is invalid or missing
AC10	Invalid Debtor Account Currency	Debtor account currency is invalid or missing
AC11	Invalid Creditor Account Currency	Creditor account currency is invalid or missing
AC12	Invalid Account Type	Account type missing or invalid. Generic usage if cannot specify between group and payment information levels.
AC13	Invalid Debtor Account Type	Debtor account type missing or invalid.
AC14	Invalid Creditor Account Type	Creditor account type missing or invalid.
AG01	Transaction Forbidden	Transaction forbidden on this type of account (formerly NoAgreement).
AG02	Invalid Bank Operation Code	Bank Operation code specified in the message is not valid for receiver.
AG03	Transaction Not Supported	Transaction type not supported/authorized on this account.
AG04	Invalid Agent Country	Agent country code is missing or invalid. Generic usage if cannot specify between group and payment information levels.
AG05	Invalid Debtor Agent Country	Debtor agent country code is missing or invalid.
AG06	Invalid Creditor Agent Country	Creditor agent country code is missing or invalid.
AG07	Unsuccessful Direct Debit	Debtor account cannot be debited for a generic reason. Code value may be used in general purposes and as a replacement for AM04 if debtor bank does not reveal its customer's insufficient funds for privacy reasons.
AG08	Invalid Access Rights	Transaction failed due to invalid or missing user or access right.
AG09	Payment Not Received	Original payment never received.
AG10	Agent Suspended	Agent of message is suspended from the Real Time Payment system. Generic usage if it cannot be determined who exactly is suspended.
AG11	Creditor Agent Suspended	Creditor Agent of message is suspended from the Real Time Payment system.
AGNT	Incorrect Agent	Agent in the payment workflow is incorrect.

AM01	Zero Amount	Specified message amount is equal to zero.
AM02	Not Allowed Amount	Specific transaction/message amount is greater than allowed maximum.
AM03	Not Allowed Currency	Specified message amount is a non processable currency outside of existing agreement.
AM04	Insufficient Funds	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication	Duplication.
AM06	Too Low Amount	Specified transaction amount is less than agreed minimum.
AM07	Blocked Amount	Amount of funds available to cover specified message amount is insufficient.
AM09	Wrong Amount	Amount received is not the amount agreed or expected.
AM10	Invalid Control Sum	Sum of instructed amounts does not equal the control sum.
AM11	Invalid Transaction Currency	Transaction currency is invalid or missing.
AM12	Invalid Amount	Amount is invalid or missing.
AM13	Amount Exceeds Clearing System Limit	Transaction amount exceeds limits set by clearing system.
AM14	Amount Exceeds Agreed Limit	Transaction amount exceeds limits agreed between bank and client.
AM15	Amount Below Clearing System Minimum	Transaction amount below minimum set by clearing system.
AM16	Invalid Group Control Sum	Control Sum at the Group level is invalid.
AM17	Invalid Payment Info Control Sum	Control Sum at the Payment Information level is invalid.
AM18	Invalid Number Of Transactions	Number of transactions is invalid or missing. Generic usage if cannot specify between group and payment information levels.
AM19	Invalid Group Number Of Transactions	Number of transactions at the Group level is invalid or missing.
AM20	Invalid Payment Info Number Of Transactions	Number of transactions at the Payment Information level is invalid.
AM21	Limit Exceeded	Transaction amount exceeds limits agreed between bank and client.

AM22	Zero Amount Not Applied	Unable to apply zero amount to designated account. For example, where the rules of a service allow the use of zero amount payments, however the back-office system is unable to apply the funds to the account. If the rules of a service prohibit the use of zero amount payments, then code AM01 is used to report the error condition.
AM23	Amount Exceeds Settlement Limit	Transaction amount exceeds settlement limit.
BE01	Inconsisten With End Customer	Identification of end customer is not consistent with associated account number (formerly Creditor Consistency).
BE04	Missing Creditor Address	Specification of creditor's address, which is required for payment, is missing/not correct (formerly Incorrect Creditor Address).
BE05	Unrecognised Initiating Party	Party who initiated the message is not recognised by the end customer.
BE06	Unknown End Customer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books.
BE07	Missing Debtor Address	Specification of debtor's address, which is required for payment, is missing/not correct.
BE08	Missing Debtor Name	Debtor name is missing.
BE09	Invalid Country	Country code is missing or Invalid. Generic usage if cannot specifically identify debtor or creditor.
BE10	Invalid Debtor Country	Debtor country code is missing or invalid.
BE11	Invalid Creditor Country	Creditor country code is missing or invalid.
BE12	Invalid Country Of Residence	Country code of residence is missing or Invalid. Generic usage if cannot specifically identify debtor or creditor.
BE13	Invalid Debtor Country Of Residence	Country code of debtor's residence is missing or Invalid.
BE14	Invalid Creditor Country Of Residence	Country code of creditor's residence is missing or Invalid.
BE15	Invalid Identification Code	Identification code missing or invalid. Generic usage if cannot specifically identify debtor or creditor.
BE16	Invalid Debtor Identification Code	Debtor or Ultimate Debtor identification code missing or invalid.

BE17	Invalid Creditor Identification Code	Creditor or Ultimate Creditor identification code missing or invalid.
BE18	Invalid Contact Details	Contact details missing or invalid.
BE19	Invalid Charge Bearer Code	Charge bearer code for transaction type is invalid.
BE20	Invalid Name Length	Name length exceeds local rules for payment type.
BE21	Missing Name	Name missing or invalid. Generic usage if cannot specifically identify debtor or creditor.
BE22	Missing Creditor Name	Creditor name is missing.
CH03	Requested Execution Date Or Requested Collection Date Too Far In Future	Value in Requested Execution Date or Requested Collection Date is too far in the future.
CH04	Requested Execution Date Or Requested Collection Date Too Far In Past	Value in Requested Execution Date or Requested Collection Date is too far in the past.
CH07	Element Is Not To Be Used At B- and C-Level	Element is not to be used at B- and C-Level.
CH09	Mandate Changes Not Allowed	Mandate changes are not allowed.
CH10	Information On Mandate Changes Missing	Information on mandate changes are missing.
CH11	Creditor Identifier Incorrect	Value in Creditor Identifier is incorrect.
CH12	Creditor Identifier Not Unambiguously At Transaction-Level	Creditor Identifier is ambiguous at Transaction Level.
CH13	Original Debtor Account Is Not To Be Used	Original Debtor Account is not to be used.
CH14	Original Debtor Agent Is Not To Be Used	Original Debtor Agent is not to be used.
CH15	Element Content Includes More Than 140 Characters	Content Remittance Information/Structured includes more than 140 characters.
CH16	Element Content Formally Incorrect	Content is incorrect.
CH17	Element Not Admitted	Element is not allowed.
CH19	Values Will Be Set To Next TARGET day	Values in Interbank Settlement Date or Requested Collection Date will be set to the next TARGET day.

CH20	Decimal Points Not Compatible With Currency	Number of decimal points not compatible with the currency.
CH21	Required Compulsory Element Missing	Mandatory element is missing.
CH22	CORE and B2B within One message	SDD CORE and B2B not permitted within one message.
CNOR	Creditor bank is not registered	Creditor bank is not registered under this BIC in the CSM.
CURR	Incorrect Currency	Currency of the payment is incorrect.
CUST	Requested By Customer	Cancellation requested by the Debtor.
DNOR	Debtor bank is not registered	Debtor bank is not registered under this BIC in the CSM.
DS01	Electronic Signatures Correct	The electronic signature(s) is/are correct.
DS02	Order Cancelled	An authorized user has cancelled the order.
DS03	Order Not Cancelled	The user's attempt to cancel the order was not successful.
DS04	Order Rejected	The order was rejected by the bank side (for reasons concerning content).
DS05	Order Forwarded For Postprocessing	The order was correct and could be forwarded for postprocessing.
DS06	Transfer Order	The order was transferred to VEU.
DS07	Processing OK	All actions concerning the order could be done by the EBICS bank server.
DS08	Decompression Error	The decompression of the file was not successful.
DS09	Decryption Error	The decryption of the file was not successful.
DS0A	Data Sign Requested	Data signature is required.
DS0B	Unknown Data Sign Format	Data signature for the format is not available or invalid.
DS0C	Signer Certificate Revoked	The signer certificate is revoked.
DS0D	Signer Certificate Not Valid	The signer certificate is not valid (revoked or not active).
DS0E	Incorrect Signer Certificate	The signer certificate is not present.
DS0F	Signer Certification Authority Signer Not Valid	The authority of the signer certification sending the certificate is unknown.

DS0G	Not Allowed Payment	Signer is not allowed to sign this operation type.
DS0H	Not Allowed Account	Signer is not allowed to sign for this account.
DS0K	Not Allowed Number Of Transaction	The number of transaction is over the number allowed for this signer.
DS10	Signer1 Certificate Revoked	The certificate is revoked for the first signer.
DS11	Signer1 Certificate Not Valid	The certificate is not valid (revoked or not active) for the first signer.
DS12	Incorrect Signer1 Certificate	The certificate is not present for the first signer.
DS13	Signer Certification Authority Signer1 Not Valid	The authority of signer certification sending the certificate is unknown for the first signer.
DS14	User Does Not Exist	The user is unknown on the server.
DS15	Identical Signature Found	The same signature has already been sent to the bank.
DS16	Public Key Version Incorrect	The public key version is not correct. This code is returned when a customer sends signature files to the financial institution after conversion from an older program version (old ES format) to a new program version (new ES format) without having carried out re-initialisation with regard to a public key change.
DS17	Different Order Data In Signatures	Order data and signatures don't match.
DS18	Repeat Order	File cannot be tested, the complete order has to be repeated. This code is returned in the event of a malfunction during the signature check, e.g. not enough storage space.
DS19	Electronic Signature Rights Insufficient	The user's rights (concerning his signature) are insufficient to execute the order.
DS20	Signer 2 Certificate Revoked	The certificate is revoked for the second signer.
DS21	Signer 2 Certificate Not Valid	The certificate is not valid (revoked or not active) for the second signer.
DS22	Incorrect Signer 2 Certificate	The certificate is not present for the second signer.
DS23	Signer Certification Authority Signer 2 Not Valid	The authority of signer certification sending the certificate is unknown for the second signer.
DS24	Waiting Time Expired	Waiting time expired due to incomplete order
DS25	Order File Deleted	The order file was deleted by the bank server (for multiple reasons).

DS26	User Signed Multiple Times	The same user has signed multiple times.
DS27	User Not Yet Activated	The user is not yet activated (technically).
DT01	Invalid Date	Invalid date (eg, wrong or missing settlement date).
DT02	Invalid Creation Date	Invalid creation date and time in Group Header (eg, historic date).
DT03	Invalid Non Processing Date	Invalid non bank processing date (eg, weekend or local public holiday).
DT04	Future Date Not Supported	Future date not supported.
DT05	Invalid Cut Off Date	Associated message, payment information block or transaction was received after agreed processing cut-off date, i.e., date in the past.
DT06	Execution Date Changed	Execution Date has been modified in order for transaction to be processed.
DU01	Duplicate Message ID	Message Identification is not unique.
DU02	Duplicate Payment Information ID	Payment Information Block is not unique.
DU03	Duplicate Transaction	Transaction is not unique.
DU04	Duplicate End To End ID	End To End ID is not unique.
DU05	Duplicate Instruction ID	Instruction ID is not unique.
DUPL	Duplicate Payment	Payment is a duplicate of another payment.
ED01	Correspondent Bank Not Possible	Correspondent bank not possible.
ED03	Balance Info Request	Balance of payments complementary info is requested.
ED05	Settlement Failed	Settlement of the transaction has failed.
ED06	Settlement System Not Available	Interbank settlement system not available.
FF01	Invalid File Format	File Format incomplete or invalid.
FF02	Syntax Error	Syntax error reason is provided as narrative information in the additional reason information.
FF03	Invalid Payment Type Information	Payment Type Information is missing or invalid. Generic usage if cannot specify Service Level or Local Instrument code.

FF04	Invalid Service Level Code	Service Level code is missing or invalid.
FF05	Invalid Local Instrument Code	Local Instrument code is missing or invalid.
FF06	Invalid Category Purpose Code	Category Purpose code is missing or invalid.
FF07	Invalid Purpose	Purpose is missing or invalid.
FF08	Invalid End To End Id	End to End Id missing or invalid.
FF09	Invalid Cheque Number	Cheque number missing or invalid.
FF10	Bank System Processing Error	File or transaction cannot be processed due to technical issues at the bank side.
FF11	Clearing Request Aborted	Clearing request rejected due it being subject to an abort operation.
ID01	Corresponding Original File Still Not Sent	Signature file was sent to the bank but the corresponding original file has not been sent yet.
MD01	No Mandate	No Mandate.
MD02	Missing Mandatory Information In Mandate	Mandate related information data required by the scheme is missing.
MD05	Collection Not Due	Creditor or creditor's agent should not have collected the direct debit
MD06	Refund Request By End Customer	Return of funds requested by end customer.
MD07	End Customer Deceased	End customer is deceased.
MS02	Not Specified Reason Customer Generated	Reason has not been specified by end customer.
MS03	Not Specified Reason Agent Generated	Reason has not been specified by agent.
NARR	Narrative	Reason is provided as narrative information in the additional reason information.
RC01	Bank Identifier Incorrect	Bank identifier code specified in the message has an incorrect format (formerly Incorrect Format For Routing Code).
RC02	Invalid Bank Identifier	Bank identifier is invalid or missing. Generic usage if cannot specify between debit or credit account.
RC03	Invalid Debtor Bank Identifier	Debtor bank identifier is invalid or missing.

RC04	Invalid Creditor Bank Identifier	Creditor bank identifier is invalid or missing.
RC05	Invalid BIC Identifier	BIC identifier is invalid or missing. Generic usage if cannot specify between debit or credit account.
RC06	Invalid Debtor BIC Identifier	Debtor BIC identifier is invalid or missing.
RC07	Invalid Creditor BIC Identifier	Creditor BIC identifier is invalid or missing.
RC08	Invalid Clearing System Member Identifier	ClearingSystemMemberidentifier is invalid or missing. Generic usage if cannot specify between debit or credit account.
RC09	Invalid Debtor Clearing System Member Identifier	Debtor ClearingSystemMember identifier is invalid or missing.
RC10	Invalid Creditor Clearing System Member Identifier	Creditor ClearingSystemMember identifier is invalid or missing.
RC11	Invalid Intermediary Agent	Intermediary Agent is invalid or missing.
RC12	Missing Creditor Scheme Id	Creditor Scheme Id is invalid or missing.
RCON	R-Message Conflict	Conflict with R-Message.
RF01	Not Unique Transaction Reference	Transaction reference is not unique within the message.
RR01	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing.
RR02	Missing Debtor Name or Address	Specification of the debtor's name and/or address needed for regulatory requirements is insufficient or missing.
RR03	Missing Creditor Name or Address	Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.
RR04	Regulatory Reason	Regulatory Reason.
RR05	Regulatory Information Invalid	Regulatory or Central Bank Reporting information missing, incomplete or invalid.
RR06	TaxInformation Invalid	Tax information missing, incomplete or invalid.
RR07	Remittance Information Invalid	Remittance information structure does not comply with rules for payment type.

RR08	Remittance Information Truncated	Remittance information truncated to comply with rules for payment type.
RR09	Invalid Structured Creditor Reference	Structured creditor reference invalid or missing.
RR10	Invalid Character Set	Character set supplied not valid for the country and payment type.
RR11	Invalid Debtor Agent Service ID	Invalid or missing identification of a bank proprietary service.
RR12	Invalid Party ID	Invalid or missing identification required within a particular country or payment type.
SL01	Specific Service offered by Debtor Agent	Due to specific service offered by the Debtor Agent.
SL02	Specific Service offered by Creditor Agent	Due to specific service offered by the Creditor Agent.
SL11	Creditor not on Whitelist of Debtor	Whitelisting service offered by the Debtor Agent; Debtor has not included the Creditor on its "Whitelist" (yet). In the Whitelist the Debtor may list all allowed Creditors to debit Debtor bank account.
SL12	Creditor on Blacklist of Debtor	Blacklisting service offered by the Debtor Agent; Debtor included the Creditor on his "Blacklist". In the Blacklist the Debtor may list all Creditors not allowed to debit Debtor bank account.
SL13	Maximum number of Direct Debit Transactions exceeded	Due to Maximum allowed Direct Debit Transactions per period service offered by the Debtor Agent.
SL14	Maximum Direct Debit Transaction Amount exceeded	Due to Maximum allowed Direct Debit Transaction amount service offered by the Debtor Agent.
TA01	Transmission Aborted	The transmission of the file was not successful – it had to be aborted (for technical reasons).
TD01	No Data Available	There is no data available (for download).
TD02	File Non Readable	The file cannot be read (e.g. unknown format).
TD03	Incorrect File Structure	The file format is incomplete or invalid.
TM01	Invalid Cut Off Time Formerly: Cut Off Time	Associated message, payment information block, or transaction was received after agreed processing cut-off time.
TS01	Transmission Successful	The (technical) transmission of the file was successful.
TS04	Transfer To Sign By Hand	The order was transferred to pass by accompanying note signed by hand

3.15.14 Tax Amount Type Code

Specifies the nature, or use of, the tax amount as published in an **external** code list.

Code	Name	Definition
CITY	City Tax	Tax accessed by city jurisdictions within a country.
CNTY	County Tax	Tax accessed by county jurisdictions within a country.
LOCL	Local Tax	Tax accessed by local jurisdictions within a country.
PROV	Province Tax	Tax accessed by province jurisdictions within a country.
STAT	State Tax	Tax accessed by state jurisdictions within a country.

3.16 Non-ISO Code: Adjustment Reason Code

For remittance information, ISO does not include these explicit codes within ISO 20022 messages. The Adjustment Reason Codes are the same as those used in the STP 820 format, Fedwire CTP and CHIPS ERI message format. As such, the use of the below adjustment reason codes is recommended to harmonize with STP 820, Fedwire ERI, and CHIPS ERI messages.

Code	Definition
01	Pricing Error
03	Extension Error
04	Item Not Accepted (Damaged)
05	Item Not Accepted (Quality)
06	Quantity Contested
07	Incorrect Product
11	Returns (Damage)
12	Returns (Quality)
59	Item Not Received
75	Total Order Not Received
81	Credit as Agreed
CM	Covered by Credit Memo

6.3 Special Considerations – Use of SWIFT Bank Identifier Code (BIC)

BICs are valid Business identifier codes for financial institutions and/or non-financial institutions issued by SWIFT.

6.3.1 Organization with no BIC

Some financial institutions and/or non-financial institutions may not have a BIC that is registered by the ISO 9362 Registration Authority in the BIC directory. For financial institutions and corporations that do not have a SWIFT BIC, the <AnyBIC> and <BICFI> elements must not be used. The Clearing System Member Identification, Name, and <Othr> other element group of identification elements should be used to identify the financial institution or corporation. See example below.

Sample

```
<FinInstnId>  
  <ClrSysMmbld>  
    <ClrSysId>  
      <Cd>USABA</Cd>  
      <Mmbld>256074974</Mmbld>  
    </ClrSysId>  
  </ClrSysMmbld>  
  <Nm>Federal Credit Union</Nm>  
</FinInstnId>
```

6.3.2 BIC Lookups to other Identifiers

The remt.001 and remt.002 messages may carry a BIC identifier of a financial institution in the AnyBIC or BICFI elements that require mapping or lookups to another Identifier such as the Fed ABA (American Bankers Association) routing number of the financial institution when mapping from ISO remt message format to Fedwire, CHIPS, or STP 820 and vice versa from Fedwire, CHIPS, or STP 820 to ISO remt format. It is recommended to use bank directories including BIC directories, ABA directories, and bank directories from a third-party provider such as Accuity be invoked or called by applications in the translation of a valid BIC to the valid ABA number for the respective financial institution.

8. Appendix B: XML Schema Overview and XSD Output of pain.013

The XML Schema, commonly known as an XML Schema Definition (XSD), describes what a given XML document can contain. The XML schema defines the shape, or structure, of an XML document, along with rules for data content and semantics such as what fields an element can contain, which sub elements it can contain and how many items can be present. It can also describe the type and values that can be placed into each element or attribute. The XML data constraints are called facets and include rules such as minimum and maximum length.

An XML Schema document is built on a series of declarations which gives very detailed information and makes sure the information contained in the XML document is in the correct form.

There are two parts to an XML document: the first part is the message schema which is typically accessed (i.e., document assessment) via the internet and which is in a well-known location that is referenced within a particular XML document. It tells the message receiver what the "rules" are for processing the message (e.g. `<xs:schema elementFormDefault="qualified" xmlns:xs="http://www.w3.org/2001/XMLSchema">`), and the second part is the message itself (i.e. the document) that uses the schema-defined components to frame the message.

B.1 XML Schema Structure

The below table provides an overview of the structure of a XML Schema, and an explanation of the opening schema tags. An XML Schema is the data dictionary and defines:

- elements that can appear in a document
- attributes that can appear in a document
- simple and complex data types
- model group definitions
- attribute group definitions
- attribute uses (i.e., relationship between a particular complex type and attribute)
- element particles (i.e., relationship between a particular complex type and element)
- the hierarchy of elements
- enumerations (acceptable values)
- constraints
- sequences
- default values

Table 1: XML Schema Syntax

Name	Description	Example
XML Declaration	The first line in every XML file is the XML Declaration. It tells the device opening it that the file is XML compliant. The version attribute specifies the version of XML in use, while the encoding attribute specifies what character encoding was used to create the XML file, so the information is displayed properly	<?xml version="1.0" encoding="UTF-8"?>
Schema Element	In the rest of the schema, defines the Elements and Attributes. The subsequent line alerts the interpreter that this information is XML Schema, and provides the location of the Schema. (Schemas must be located in a completely separate file outside of XML. The separate file defines the elements and attributes that work together to define the content.)	<xsd:schmema xmlns: xsd="http://www.w3.org/2001/XMLSchema">
Namespace	XML Namespaces provide a method to avoid element name conflicts. The namespace is defined by the xmlns attribute in the start tag of an element. An XML namespace is declared using the reserved XML attribute xmlns or xmlns:prefix, the value of which must be a valid namespace name (<i>Uniform Resource Identifiers</i> or <i>URI references</i>).	<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:2002:tech:xsd:pain.014.001.06">
Elements	An XML element is everything from (including) the element's start tag to (including) the element's end tag and can contain: <ul style="list-style-type: none"> • other elements • text • attributes • or a combination of all of the above 	<CtctDtIs> <NmPrfx>MIST</NmPrfx> <Nm>John Smith</Nm> <PhneNb>+1-212-333-1234</PhneNb> <MobNb>+1-212-555-5678</MobNb> <FaxNb>+1-212-333-3355</FaxNb> <EmailAdr>john.smith@xyxcorp.org</EmailAdr> </CtctDtIs>

Name	Description	Example
Attributes	Attributes provide additional information about an element. Attributes often provide information that is not a part of the data. Attribute values must always have quotation marks. Either single or double quotes can be used.	<pre><AdjstmntAmtAndRsn> <Amt Ccy="USD">200.00</Amt> <CdtDbtInd> CRDT </CdtDbtInd> <Rsn>03</Rsn> <AddtlInf>Deducted \$200.00 from payment due to pricing change</AddtlInf> </AdjstmntAmtAndRsn></pre>
Data Types (simple and complex)	<p>A simple data type is used when a restriction is placed on an embedded simple type to create and use a new type. Simple data types can be independently defined by a user.</p> <p>XSD provides 19 primitive data types and 25 derived data types to express the most common data elements.</p> <p>A complex data type is a type that has a child element or attribute structure. An element declaration may be used with this type. There are no predefined complex type data types, so the user will always define their own.</p>	<pre><xs:simpleType name="RmtRsn"> <xs:restriction base="xs:Rsn"> <xs:enumeration value="01"/> <xs:enumeration value="02"/> <xs:enumeration value="03"/> </xs:restriction> </xs:simpleType></pre> <p><u>Complex:</u></p> <pre><xs:element name="RemitType"> <xs:complexType> <xs:simpleContent> <xs:extension base="string350"> <xs:attribute ref="RefDocInfoCd"/> </xs:extension> </xs:simpleContent> </xs:complexType> </xs:element></pre>
Comments	Comments begin with<!--and end with the symbol-->	<!--Insert comments here-->

The XSD schema illustrated below in an XSD output, shows the structure, content, format and semantics of the pain.013. Please refer to the ISO payments messages catalogue for the most current XSD.

Figure 7: XSD Output of pain.013 version 6

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Generated by Standards Editor (build:R1.6.12) on 2017 Jan 27 11:15:20, ISO 20022 version : 2013-->
<xs:schema targetNamespace="urn:iso:std:iso:20022:tech:xsd:pain.013.001.06" elementFormDefault="qualified"
xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.013.001.06">
  <xs:element type="Document" name="Document"/>
  <xs:complexType name="AccountIdentification4Choice">
    <xs:choice>
      <xs:element type="IBAN2007Identifier" name="IBAN"/>
      <xs:element type="GenericAccountIdentification1" name="Othr"/>
    </xs:choice>
  </xs:complexType>
  <xs:complexType name="AccountSchemeName1Choice">
    <xs:choice>
      <xs:element type="ExternalAccountIdentification1Code" name="Cd"/>
      <xs:element type="Max35Text" name="Prtry"/>
    </xs:choice>
  </xs:complexType>
  <xs:simpleType name="ActiveOrHistoricCurrencyAndAmount SimpleType">
    <xs:restriction base="xs:decimal">
      <xs:fractionDigits value="5"/>
      <xs:totalDigits value="18"/>
      <xs:minInclusive value="0"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:complexType name="ActiveOrHistoricCurrencyAndAmount">
    <xs:simpleContent>
      <xs:extension base="ActiveOrHistoricCurrencyAndAmount SimpleType">
        <xs:attribute type="ActiveOrHistoricCurrencyCode" name="Ccy" use="required"/>
      </xs:extension>
    </xs:simpleContent>
  </xs:complexType>
  <xs:simpleType name="ActiveOrHistoricCurrencyCode">
```

```

<xs:restriction base="xs:string">
  <xs:pattern value="[A-Z]{3,3}"/>
</xs:restriction>
</xs:simpleType>
<xs:simpleType name="AddressType2Code">
  <xs:restriction base="xs:string">
    <xs:enumeration value="ADDR"/>
    <xs:enumeration value="PBOX"/>
    <xs:enumeration value="HOME"/>
    <xs:enumeration value="BIZZ"/>
    <xs:enumeration value="MLTO"/>
    <xs:enumeration value="DLVY"/>
  </xs:restriction>
</xs:simpleType>
<xs:complexType name="AmountType4Choice">
  <xs:choice>
    <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="InstdAmt"/>
    <xs:element type="EquivalentAmount2" name="EqvtAmt"/>
  </xs:choice>
</xs:complexType>
<xs:simpleType name="AnyBICIdentifier">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="BICFIIdentifier">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}"/>
  </xs:restriction>
</xs:simpleType>
<xs:complexType name="BranchAndFinancialInstitutionIdentification5">
  <xs:sequence>
    <xs:element type="FinancialInstitutionIdentification8" name="FinInstnId"/>
    <xs:element type="BranchData2" name="BrnchId" minOccurs="0" maxOccurs="1"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="BranchData2">
  <xs:sequence>
    <xs:element type="Max35Text" name="Id" minOccurs="0" maxOccurs="1"/>
  </xs:sequence>
</xs:complexType>

```

```

        <xs:element type="Max140Text" name="Nm" minOccurs="0" maxOccurs="1"/>
        <xs:element type="PostalAddress6" name="PstlAdr" minOccurs="0" maxOccurs="1"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="CashAccount24">
    <xs:sequence>
        <xs:element type="AccountIdentification4Choice" name="Id"/>
        <xs:element type="CashAccountType2Choice" name="Tp" minOccurs="0" maxOccurs="1"/>
        <xs:element type="ActiveOrHistoricCurrencyCode" name="Ccy" minOccurs="0" maxOccurs="1"/>
        <xs:element type="Max70Text" name="Nm" minOccurs="0" maxOccurs="1"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="CashAccountType2Choice">
    <xs:choice>
        <xs:element type="ExternalCashAccountType1Code" name="Cd"/>
        <xs:element type="Max35Text" name="Prtry"/>
    </xs:choice>
</xs:complexType>
<xs:complexType name="CategoryPurpose1Choice">
    <xs:choice>
        <xs:element type="ExternalCategoryPurpose1Code" name="Cd"/>
        <xs:element type="Max35Text" name="Prtry"/>
    </xs:choice>
</xs:complexType>
<xs:simpleType name="ChargeBearerType1Code">
    <xs:restriction base="xs:string">
        <xs:enumeration value="DEBT"/>
        <xs:enumeration value="CRED"/>
        <xs:enumeration value="SHAR"/>
        <xs:enumeration value="SLEV"/>
    </xs:restriction>
</xs:simpleType>
<xs:complexType name="Cheque7">
    <xs:sequence>
        <xs:element type="ChequeType2Code" name="ChqTp" minOccurs="0" maxOccurs="1"/>
        <xs:element type="Max35Text" name="ChqNb" minOccurs="0" maxOccurs="1"/>
        <xs:element type="NameAndAddress10" name="ChqFr" minOccurs="0" maxOccurs="1"/>
        <xs:element type="ChequeDeliveryMethod1Choice" name="DivryMtd" minOccurs="0" maxOccurs="1"/>
        <xs:element type="NameAndAddress10" name="DlvrTo" minOccurs="0" maxOccurs="1"/>
        <xs:element type="Priority2Code" name="InstrPrty" minOccurs="0" maxOccurs="1"/>
    </xs:sequence>

```

```

        <xs:element type="ISODate" name="ChqMtrtyDt" minOccurs="0" maxOccurs="1"/>
        <xs:element type="Max35Text" name="FrmsCd" minOccurs="0" maxOccurs="1"/>
        <xs:element type="Max35Text" name="MemoFld" minOccurs="0" maxOccurs="2"/>
        <xs:element type="Max35Text" name="RgnlClrZone" minOccurs="0" maxOccurs="1"/>
        <xs:element type="Max35Text" name="PrtLctn" minOccurs="0" maxOccurs="1"/>
        <xs:element type="Max70Text" name="Sgntr" minOccurs="0" maxOccurs="5"/>
    </xs:sequence>
</xs:complexType>
<xs:simpleType name="ChequeDelivery1Code">
    <xs:restriction base="xs:string">
        <xs:enumeration value="MLDB"/>
        <xs:enumeration value="MLCD"/>
        <xs:enumeration value="MLFA"/>
        <xs:enumeration value="CRDB"/>
        <xs:enumeration value="CRCD"/>
        <xs:enumeration value="CRFA"/>
        <xs:enumeration value="PUDB"/>
        <xs:enumeration value="PUCD"/>
        <xs:enumeration value="PUFA"/>
        <xs:enumeration value="RGDB"/>
        <xs:enumeration value="RGCD"/>
        <xs:enumeration value="RGFA"/>
    </xs:restriction>
</xs:simpleType>
<xs:complexType name="ChequeDeliveryMethod1Choice">
    <xs:choice>
        <xs:element type="ChequeDelivery1Code" name="Cd"/>
        <xs:element type="Max35Text" name="Prtry"/>
    </xs:choice>
</xs:complexType>
<xs:simpleType name="ChequeType2Code">
    <xs:restriction base="xs:string">
        <xs:enumeration value="CCHQ"/>
        <xs:enumeration value="CCCH"/>
        <xs:enumeration value="BCHQ"/>
        <xs:enumeration value="DRFT"/>
        <xs:enumeration value="ELDR"/>
    </xs:restriction>
</xs:simpleType>
<xs:complexType name="ClearingSystemIdentification2Choice">

```

```

        <xs:choice>
            <xs:element type="ExternalClearingSystemIdentification1Code" name="Cd"/>
            <xs:element type="Max35Text" name="Prtry"/>
        </xs:choice>
    </xs:complexType>
    <xs:complexType name="ClearingSystemMemberIdentification2">
        <xs:sequence>
            <xs:element type="ClearingSystemIdentification2Choice" name="ClrSysId" minOccurs="0"
maxOccurs="1"/>
            <xs:element type="Max35Text" name="Mmbld"/>
        </xs:sequence>
    </xs:complexType>
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            <xs:element type="Max140Text" name="Nm" minOccurs="0" maxOccurs="1"/>
            <xs:element type="PhoneNumber" name="PhneNb" minOccurs="0" maxOccurs="1"/>
            <xs:element type="PhoneNumber" name="MobNb" minOccurs="0" maxOccurs="1"/>
            <xs:element type="PhoneNumber" name="FaxNb" minOccurs="0" maxOccurs="1"/>
            <xs:element type="Max2048Text" name="EmailAdr" minOccurs="0" maxOccurs="1"/>
            <xs:element type="Max35Text" name="Othr" minOccurs="0" maxOccurs="1"/>
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            <xs:element type="ChargeBearerType1Code" name="ChrgBr"/>
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<xs:element type="Max35Text" name="Prtry"/>
</xs:choice>

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  <xs:sequence>
    <xs:element type="CreditorReferenceType1Choice" name="CdOrPrtry"/>
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  </xs:sequence>
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  <xs:choice>
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    <xs:element type="ISODateTime" name="DtTm"/>
  </xs:choice>
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    <xs:element type="Max35Text" name="CityOfBirth"/>
    <xs:element type="CountryCode" name="CtryOfBirth"/>
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</xs:simpleType>
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</xs:complexType>
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        <xs:element type="Max140Text" name="AddtlInf" minOccurs="0" maxOccurs="1"/>
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<xs:complexType name="DocumentLineInformation1">
    <xs:sequence>
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        <xs:element type="RemittanceAmount3" name="Amt" minOccurs="0" maxOccurs="1"/>
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    <xs:sequence>
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</xs:complexType>
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    <xs:choice>
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        <xs:element type="Max35Text" name="Prtry"/>
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        <xs:enumeration value="RPIN"/>
        <xs:enumeration value="FXDR"/>
        <xs:enumeration value="DISP"/>
        <xs:enumeration value="PUOR"/>
        <xs:enumeration value="SCOR"/>
    </xs:restriction>
</xs:simpleType>
<xs:simpleType name="DocumentType6Code">
    <xs:restriction base="xs:string">
        <xs:enumeration value="MSIN"/>
        <xs:enumeration value="CNFA"/>
        <xs:enumeration value="DNFA"/>
        <xs:enumeration value="CINV"/>
        <xs:enumeration value="CREN"/>
        <xs:enumeration value="DEBN"/>
        <xs:enumeration value="HIRI"/>
        <xs:enumeration value="SBIN"/>
        <xs:enumeration value="CMCN"/>
        <xs:enumeration value="SOAC"/>
        <xs:enumeration value="DISP"/>
        <xs:enumeration value="BOLD"/>
        <xs:enumeration value="VCHR"/>
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        <xs:enumeration value="TSUT"/>
        <xs:enumeration value="PUOR"/>
    </xs:restriction>
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    <xs:simpleType name="ExternalDiscountAmountType1Code">
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        <xs:element type="Max140Text" name="RefNb" minOccurs="0" maxOccurs="1"/>
        <xs:element type="ISODate" name="Dt" minOccurs="0" maxOccurs="1"/>
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maxOccurs="1"/>
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        <xs:element type="ExternalGarnishmentType1Code" name="Cd"/>
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maxOccurs="1"/>
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    <xs:sequence>
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maxOccurs="1"/>
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    <xs:sequence>
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maxOccurs="1"/>
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        <xs:enumeration value="HOLD"/>
        <xs:enumeration value="PHOB"/>
        <xs:enumeration value="TELB"/>
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</xs:simpleType>
<xs:complexType name="InstructionForCreditorAgent1">
    <xs:sequence>
        <xs:element type="Instruction3Code" name="Cd" minOccurs="0" maxOccurs="1"/>
        <xs:element type="Max140Text" name="InstrInf" minOccurs="0" maxOccurs="1"/>
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</xs:complexType>
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        <xs:element type="Max35Text" name="Prtry"/>
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</xs:complexType>
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  <xs:restriction base="xs:string">
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  <xs:restriction base="xs:string">
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</xs:simpleType>
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    </xs:simpleType>
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        <xs:sequence>
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        </xs:sequence>
    </xs:complexType>
    <xs:simpleType name="NamePrefix1Code">
        <xs:restriction base="xs:string">
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            <xs:enumeration value="MIST"/>
            <xs:enumeration value="MISS"/>
            <xs:enumeration value="MADM"/>
        </xs:restriction>
    </xs:simpleType>
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maxOccurs="unbounded"/>
        </xs:sequence>

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    <xs:element type="Max35Text" name="Prtry"/>
  </xs:choice>
</xs:complexType>
<xs:complexType name="Party11Choice">
  <xs:choice>
    <xs:element type="OrganisationIdentification8" name="Orgld"/>
    <xs:element type="PersonIdentification5" name="Prvtld"/>
  </xs:choice>
</xs:complexType>
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  <xs:sequence>
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    <xs:element type="CountryCode" name="CtryOfRes" minOccurs="0" maxOccurs="1"/>
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  <xs:sequence>
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    <xs:element type="PaymentMethod7Code" name="PmtMtd"/>
    <xs:element type="PaymentTypeInformation19" name="PmtTplnf" minOccurs="0" maxOccurs="1"/>
    <xs:element type="DateAndDateTimeChoice" name="ReqdExctnDt"/>
    <xs:element type="PartyIdentification43" name="Dbtr"/>
    <xs:element type="CashAccount24" name="DbtrAcct" minOccurs="0" maxOccurs="1"/>
    <xs:element type="BranchAndFinancialInstitutionIdentification5" name="DbtrAgt"/>
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maxOccurs="unbounded"/>
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        <xs:element type="CategoryPurpose1Choice" name="CtgyPurp" minOccurs="0" maxOccurs="1"/>
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</xs:complexType>
<xs:simpleType name="PercentageRate">
    <xs:restriction base="xs:decimal">
        <xs:fractionDigits value="10"/>
        <xs:totalDigits value="11"/>
    </xs:restriction>
</xs:simpleType>
<xs:complexType name="PersonIdentification5">
    <xs:sequence>
        <xs:element type="DateAndPlaceOfBirth" name="DtAndPlcOfBirth" minOccurs="0" maxOccurs="1"/>
        <xs:element type="GenericPersonIdentification1" name="Othr" minOccurs="0"
maxOccurs="unbounded"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="PersonIdentificationSchemeName1Choice">
    <xs:choice>
        <xs:element type="ExternalPersonIdentification1Code" name="Cd"/>
        <xs:element type="Max35Text" name="Prtry"/>
    </xs:choice>
</xs:complexType>
<xs:simpleType name="PhoneNumber">
    <xs:restriction base="xs:string">
        <xs:pattern value="\+[0-9]{1,3}-[0-9()+-]{1,30}"/>
    </xs:restriction>

```

```

</xs:simpleType>
<xs:complexType name="PostalAddress6">
  <xs:sequence>
    <xs:element type="AddressType2Code" name="AdrTp" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max70Text" name="Dept" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max70Text" name="SubDept" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max70Text" name="StrtNm" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max16Text" name="BldgNb" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max16Text" name="PstCd" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="TwnNm" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="CtrySubDvsn" minOccurs="0" maxOccurs="1"/>
    <xs:element type="CountryCode" name="Ctry" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max70Text" name="AdrLine" minOccurs="0" maxOccurs="7"/>
  </xs:sequence>
</xs:complexType>
<xs:simpleType name="Priority2Code">
  <xs:restriction base="xs:string">
    <xs:enumeration value="HIGH"/>
    <xs:enumeration value="NORM"/>
  </xs:restriction>
</xs:simpleType>
<xs:complexType name="Purpose2Choice">
  <xs:choice>
    <xs:element type="ExternalPurpose1Code" name="Cd"/>
    <xs:element type="Max35Text" name="Prtry"/>
  </xs:choice>
</xs:complexType>
<xs:complexType name="ReferredDocumentInformation7">
  <xs:sequence>
    <xs:element type="ReferredDocumentType4" name="Tp" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="Nb" minOccurs="0" maxOccurs="1"/>
    <xs:element type="ISODate" name="RltdDt" minOccurs="0" maxOccurs="1"/>
    <xs:element type="DocumentLineInformation1" name="LineDtIs" minOccurs="0"
maxOccurs="unbounded"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="ReferredDocumentType3Choice">
  <xs:choice>
    <xs:element type="DocumentType6Code" name="Cd"/>
    <xs:element type="Max35Text" name="Prtry"/>
  </xs:choice>
</xs:complexType>

```

```

        </xs:choice>
    </xs:complexType>
    <xs:complexType name="ReferredDocumentType4">
        <xs:sequence>
            <xs:element type="ReferredDocumentType3Choice" name="CdOrPrtry"/>
            <xs:element type="Max35Text" name="Issr" minOccurs="0" maxOccurs="1"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="RegulatoryAuthority2">
        <xs:sequence>
            <xs:element type="Max140Text" name="Nm" minOccurs="0" maxOccurs="1"/>
            <xs:element type="CountryCode" name="Ctry" minOccurs="0" maxOccurs="1"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="RegulatoryReporting3">
        <xs:sequence>
            <xs:element type="RegulatoryReportingType1Code" name="DbtCdtRptgInd" minOccurs="0"
maxOccurs="1"/>
            <xs:element type="RegulatoryAuthority2" name="Authrty" minOccurs="0" maxOccurs="1"/>
            <xs:element type="StructuredRegulatoryReporting3" name="DtIs" minOccurs="0"
maxOccurs="unbounded"/>
        </xs:sequence>
    </xs:complexType>
    <xs:simpleType name="RegulatoryReportingType1Code">
        <xs:restriction base="xs:string">
            <xs:enumeration value="CRED"/>
            <xs:enumeration value="DEBT"/>
            <xs:enumeration value="BOTH"/>
        </xs:restriction>
    </xs:simpleType>
    <xs:complexType name="RemittanceAmount2">
        <xs:sequence>
            <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="DuePyblAmt" minOccurs="0"
maxOccurs="1"/>
            <xs:element type="DiscountAmountAndType1" name="DscntApldAmt" minOccurs="0"
maxOccurs="unbounded"/>
            <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="CdtNoteAmt" minOccurs="0"
maxOccurs="1"/>
            <xs:element type="TaxAmountAndType1" name="TaxAmt" minOccurs="0" maxOccurs="unbounded"/>
            <xs:element type="DocumentAdjustment1" name="AdjstmntAmtAndRsn" minOccurs="0"

```

```

maxOccurs="unbounded"/>
    <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="RmtdAmt" minOccurs="0"
maxOccurs="1"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="RemittanceAmount3">
    <xs:sequence>
    <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="DuePyblAmt" minOccurs="0"
maxOccurs="1"/>
    <xs:element type="DiscountAmountAndType1" name="DscntApldAmt" minOccurs="0"
maxOccurs="unbounded"/>
    <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="CdtNoteAmt" minOccurs="0"
maxOccurs="1"/><xs:element type="TaxAmountAndType1" name="TaxAmt" minOccurs="0" maxOccurs="unbounded"/>
    <xs:element type="DocumentAdjustment1" name="AdjstmntAmtAndRsn" minOccurs="0"
maxOccurs="unbounded"/>
    <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="RmtdAmt" minOccurs="0"
maxOccurs="1"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="RemittanceInformation11">
    <xs:sequence>
    <xs:element type="Max140Text" name="Ustrd" minOccurs="0" maxOccurs="unbounded"/>
    <xs:element type="StructuredRemittanceInformation13" name="Strd" minOccurs="0"
maxOccurs="unbounded"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="RemittanceLocation4">
    <xs:sequence>
    <xs:element type="Max35Text" name="Rmtld" minOccurs="0" maxOccurs="1"/>
    <xs:element type="RemittanceLocationDetails1" name="RmtLctnDtls" minOccurs="0"
maxOccurs="unbounded"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="RemittanceLocationDetails1">
    <xs:sequence>
    <xs:element type="RemittanceLocationMethod2Code" name="Mtd"/>
    <xs:element type="Max2048Text" name="ElctrncAdr" minOccurs="0" maxOccurs="1"/>
    <xs:element type="NameAndAddress10" name="PstlAdr" minOccurs="0" maxOccurs="1"/>
    </xs:sequence>
</xs:complexType>

```

```

<xs:simpleType name="RemittanceLocationMethod2Code">
  <xs:restriction base="xs:string">
    <xs:enumeration value="FAXI"/>
    <xs:enumeration value="EDIC"/>
    <xs:enumeration value="URID"/>
    <xs:enumeration value="EMAL"/>
    <xs:enumeration value="POST"/>
    <xs:enumeration value="SMSM"/>
  </xs:restriction>
</xs:simpleType>
<xs:complexType name="ServiceLevel8Choice">
  <xs:choice>
    <xs:element type="ExternalServiceLevel1Code" name="Cd"/>
    <xs:element type="Max35Text" name="Prtry"/>
  </xs:choice>
</xs:complexType>
<xs:complexType name="StructuredRegulatoryReporting3">
  <xs:sequence>
    <xs:element type="Max35Text" name="Tp" minOccurs="0" maxOccurs="1"/>
    <xs:element type="ISODate" name="Dt" minOccurs="0" maxOccurs="1"/>
    <xs:element type="CountryCode" name="Ctry" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max10Text" name="Cd" minOccurs="0" maxOccurs="1"/>
    <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="Amt" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="Inf" minOccurs="0" maxOccurs="unbounded"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="StructuredRemittanceInformation13">
  <xs:sequence>
    <xs:element type="ReferredDocumentInformation7" name="RfrdDocInf" minOccurs="0"
maxOccurs="unbounded"/>
    <xs:element type="RemittanceAmount2" name="RfrdDocAmt" minOccurs="0" maxOccurs="1"/>
    <xs:element type="CreditorReferenceInformation2" name="CdtrRefInf" minOccurs="0" maxOccurs="1"/>
    <xs:element type="PartyIdentification43" name="Invcr" minOccurs="0" maxOccurs="1"/>
    <xs:element type="PartyIdentification43" name="Invcee" minOccurs="0" maxOccurs="1"/>
    <xs:element type="TaxInformation4" name="TaxRmt" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Garnishment1" name="GrnshmtRmt" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max140Text" name="AddtlRmtInf" minOccurs="0" maxOccurs="3"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="SupplementaryData1">

```



```

        <xs:sequence>
            <xs:element type="Max350Text" name="PlcAndNm" minOccurs="0" maxOccurs="1"/>
            <xs:element type="SupplementaryDataEnvelope1" name="Envlp"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="SupplementaryDataEnvelope1">
        <xs:sequence>
            <xs:any processContents="lax" namespace="##any"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="TaxAmount1">
        <xs:sequence>
            <xs:element type="PercentageRate" name="Rate" minOccurs="0" maxOccurs="1"/>
            <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="TaxblBaseAmt" minOccurs="0"
maxOccurs="1"/>
            <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="TtlAmt" minOccurs="0"
maxOccurs="1"/>
            <xs:element type="TaxRecordDetails1" name="DtIs" minOccurs="0" maxOccurs="unbounded"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="TaxAmountAndType1">
        <xs:sequence>
            <xs:element type="TaxAmountType1Choice" name="Tp" minOccurs="0" maxOccurs="1"/>
            <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="Amt"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="TaxAmountType1Choice">
        <xs:choice>
            <xs:element type="ExternalTaxAmountType1Code" name="Cd"/>
            <xs:element type="Max35Text" name="Prtry"/>
        </xs:choice>
    </xs:complexType>
    <xs:complexType name="TaxAuthorisation1">
        <xs:sequence>
            <xs:element type="Max35Text" name="Titl" minOccurs="0" maxOccurs="1"/>
            <xs:element type="Max140Text" name="Nm" minOccurs="0" maxOccurs="1"/>
        </xs:sequence>
    </xs:complexType>
    <xs:complexType name="TaxInformation3">
        <xs:sequence>

```

```

<xs:element type="TaxParty1" name="Cdtr" minOccurs="0" maxOccurs="1"/>
<xs:element type="TaxParty2" name="Dbtr" minOccurs="0" maxOccurs="1"/>
<xs:element type="Max35Text" name="AdmstnZn" minOccurs="0" maxOccurs="1"/>
<xs:element type="Max140Text" name="RefNb" minOccurs="0" maxOccurs="1"/>
<xs:element type="Max35Text" name="Mtd" minOccurs="0" maxOccurs="1"/>
<xs:element type="ActiveOrHistoricCurrencyAndAmount" name="TtlTaxblBaseAmt" minOccurs="0"
maxOccurs="1"/>
<xs:element type="ActiveOrHistoricCurrencyAndAmount" name="TtlTaxAmt" minOccurs="0"
maxOccurs="1"/>
<xs:element type="ISODate" name="Dt" minOccurs="0" maxOccurs="1"/>
<xs:element type="Number" name="SeqNb" minOccurs="0" maxOccurs="1"/>
<xs:element type="TaxRecord1" name="Rcrd" minOccurs="0" maxOccurs="unbounded"/>
</xs:sequence>
</xs:complexType>
<xs:complexType name="TaxInformation4">
<xs:sequence>
<xs:element type="TaxParty1" name="Cdtr" minOccurs="0" maxOccurs="1"/><xs:element
type="TaxParty2" name="Dbtr" minOccurs="0" maxOccurs="1"/>
<xs:element type="TaxParty2" name="UltmtDbtr" minOccurs="0" maxOccurs="1"/>
<xs:element type="Max35Text" name="AdmstnZone" minOccurs="0" maxOccurs="1"/>
<xs:element type="Max140Text" name="RefNb" minOccurs="0" maxOccurs="1"/>
<xs:element type="Max35Text" name="Mtd" minOccurs="0" maxOccurs="1"/>
<xs:element type="ActiveOrHistoricCurrencyAndAmount" name="TtlTaxblBaseAmt" minOccurs="0"
maxOccurs="1"/>
<xs:element type="ActiveOrHistoricCurrencyAndAmount" name="TtlTaxAmt" minOccurs="0"
maxOccurs="1"/>
<xs:element type="ISODate" name="Dt" minOccurs="0" maxOccurs="1"/>
<xs:element type="Number" name="SeqNb" minOccurs="0" maxOccurs="1"/>
<xs:element type="TaxRecord1" name="Rcrd" minOccurs="0" maxOccurs="unbounded"/>
</xs:sequence>
</xs:complexType>
<xs:complexType name="TaxParty1">
<xs:sequence>
<xs:element type="Max35Text" name="TaxId" minOccurs="0" maxOccurs="1"/>
<xs:element type="Max35Text" name="RegnId" minOccurs="0" maxOccurs="1"/>
<xs:element type="Max35Text" name="TaxTp" minOccurs="0" maxOccurs="1"/>
</xs:sequence>
</xs:complexType>
<xs:complexType name="TaxParty2">
<xs:sequence>

```

```

    <xs:element type="Max35Text" name="TaxId" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="RegnId" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="TaxTp" minOccurs="0" maxOccurs="1"/>
    <xs:element type="TaxAuthorisation1" name="Authstn" minOccurs="0" maxOccurs="1"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="TaxPeriod1">
  <xs:sequence>
    <xs:element type="ISODate" name="Yr" minOccurs="0" maxOccurs="1"/>
    <xs:element type="TaxRecordPeriod1Code" name="Tp" minOccurs="0" maxOccurs="1"/>
    <xs:element type="DatePeriodDetails" name="FrToDt" minOccurs="0" maxOccurs="1"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="TaxRecord1">
  <xs:sequence>
    <xs:element type="Max35Text" name="Tp" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="Ctgy" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="CtgyDtIs" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="DbtrSts" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="CertId" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max35Text" name="FrmsCd" minOccurs="0" maxOccurs="1"/>
    <xs:element type="TaxPeriod1" name="Prd" minOccurs="0" maxOccurs="1"/>
    <xs:element type="TaxAmount1" name="TaxAmt" minOccurs="0" maxOccurs="1"/>
    <xs:element type="Max140Text" name="AddtlInf" minOccurs="0" maxOccurs="1"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="TaxRecordDetails1">
  <xs:sequence>
    <xs:element type="TaxPeriod1" name="Prd" minOccurs="0" maxOccurs="1"/>
    <xs:element type="ActiveOrHistoricCurrencyAndAmount" name="Amt"/>
  </xs:sequence>
</xs:complexType>
<xs:simpleType name="TaxRecordPeriod1Code">
  <xs:restriction base="xs:string">
    <xs:enumeration value="MM01"/>
    <xs:enumeration value="MM02"/>
    <xs:enumeration value="MM03"/>
    <xs:enumeration value="MM04"/>
    <xs:enumeration value="MM05"/>
    <xs:enumeration value="MM06"/>
    <xs:enumeration value="MM07"/>
  </xs:restriction>
</xs:simpleType>

```

```
<xs:enumeration value="MM08"/>
<xs:enumeration value="MM09"/>
<xs:enumeration value="MM10"/>
<xs:enumeration value="MM11"/>
<xs:enumeration value="MM12"/>
<xs:enumeration value="QTR1"/>
<xs:enumeration value="QTR2"/>
<xs:enumeration value="QTR3"/>
<xs:enumeration value="QTR4"/>
<xs:enumeration value="HLF1"/>
<xs:enumeration value="HLF2"/>
</xs:restriction>
</xs:simpleType>
<xs:simpleType name="TrueFalseIndicator">
  <xs:restriction base="xs:boolean"/>
</xs:simpleType>
</xs:schema>
```

B.2 XSD Used to Generate the XML Documents

The rules that are defined in the XSD (XML Schema Definition) language are used to create an XML document with values that conform to the source XML Schema.

XSD, which is recommended by W3C is used to generate XML documents and specifies how to formally describe the elements in an XML document. The XSD description of elements can be used to verify that each item of content in an XML document adheres to the description of the element in which the content is to be placed. The XSD defines the structure and data types for XML documents.

9. **Appendix C: Technical Glossary for Sections 8-11**

Acronym or Name	Description
ANSI X12	ANSI X12 is the EDI (Electronic Data Interchange) standard (see below)
Attributes	Attributes provide additional information about XML elements. Attributes often provide information that is not a part of the data
B2B	Business-to-business
CTX	Corporate Trade Exchange. Entry initiated by an Organization to transfer funds to or from the account of that Organization or another Organization that permits the inclusion of payment related remittance information in ANSI X12 (see above), UN/EDIFACT, and ISO 20022 syntax (only if Opted-in)
Data Types	Data types in XML, both simple and complex types, define the valid content that elements and attributes contain
DTD	A Document Type Definition (DTD) is a set of rules about which elements and child elements can exist in an XML document and what attributes they can have
EDI	Electronic Data Interchange. Financial EDI is the electronic exchange of payments, payment-related information or financial-related documents in standard formats between business partners. . The most popular EDI standard for North American companies is ANSI X12 maintained by the Accredited Standards Committee
Element	Everything that lies between two tags
ISO 20022 Standard	Defines a methodology for the development of financial message standards. It relies on UML (Unified Modeling Language) models representing financial business processes, flows and transactions in a neutral notation. These business transaction models are then subsequently converted into physical messages in the desired syntax, like XML
Namespace	Namespaces in XML provide a method to avoid element name conflicts
Originator	Corporation or other entity that initiates entries into the Automated Clearing House (ACH) Network
SEPA	Single European Payments Area
Receiver	Corporation, or other entity that has authorized an originator to initiate a credit or debit entry to an account held at an RDFI
SEC Code	Standard Entry Class Code. A three character code within an ACH Company/Batch Header Record to identify the payment types contained within an ACH batch
XML	eXensible Mark-up Language
XML Declaration	Declares the XML version and encoding that is being used in the XML document
XSD	XSD, XML Schema Definition, is an XML-based language used to describe and control XML document contents
W3C	WorldWideWeb Consortium

10. Appendix D: Resources and Reference Documents

For additional information on ISO 20022 XML and Request for Payment please refer to the following:

Topics	URL
Business Justification for Creditor Payment Activation Request	https://www.iso20022.org/sites/default/files/documents/BJ/BJ035/35_ISO20022BJ_CreditorPaymentActivationRequest_with_comments_v8.pdf
European Payments Council (EPC)	http://www.europeanpaymentscouncil.eu/
ISO 20022 Catalogue of Messages	https://www.iso20022.org/catalogue_of_messages.page
Payments UK	http://www.paymentsuk.org.uk/sites/default/files/REPORT%20World%20Class%20Payments%20-%20A%20focus%20on%20Request%20to%20Pay.pdf
SEPA Core Direct Debit Scheme Rulebook (Mandate)	http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-direct-debit-core-rulebook-version-82/epc016-06-core-sdd-rb-v82-approved/
SEPAMail	http://documentation.sepamail.org
W3C Specifications	http://www.w3.org/TR/#tr_XML

11. Appendix E: Character Sets

ACH file formats use the ASCII Character set. In XML messages, the UNICODE character set, encoded in UTF-8 (8-bit Unicode Transformation Format), is the official ISO 20022 character set that must be used. However, SWIFT added a rule to restrict the set of allowed characters to Basic Latin.

Listed below are the two different character sets and the handling of special characters.

E.1 Key Board ASCII Character Set

Valid characters permitted in ACH file formats include: A-Z, a-z, 0-9, blanks, and special characters as noted below:

Space	!	"	#	\$	%	&	'	()	*	+	,	-	.	/
0	1	2	3	4	5	6	7	8	9	:	;	<	=	>	?
@	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
P	Q	R	S	T	U	V	W	X	Y	Z	[\]	^	_
`	{		}	~											

E.2 Basic Latin Character Set

The following table highlights the characters used in Basic Latin.

Table 2: Basic Latin Character Set

a - z	26 small characters of the Latin alphabet
A - Z	26 capital characters of the Latin alphabet
0 - 9	10 numeric characters
/	solidus (slash)
-	hyphen
?	question mark
;	Colon
(open parenthesis
)	close parenthesis
.	full stop
,	comma
'	apostrophe
+	plus
	space
=	equal to
!	exclamation mark
"	quotation mark
%	percent
&	ampersand
*	asterisk
<	less than
>	greater than
;	semi-colon
@	at
#	pound (hash)
\$	dollar
{	open curly bracket
}	close curly bracket
CR	carriage return
LF	line feed
[left square bracket
]	right square bracket
\	back slash
_	underscore
^	circumflex
`	grave accent
	vertical line
~	tilde
	a set of control characters

E.3 Special Characters in XML Content

Certain characters, referred to as special characters, are used by the XML structure and cannot be included in within the data content itself. Use of these characters will cause a validation error even when opening the file. Wherever these special characters appear in the data, alternate character sets, known as XML entities, must be substituted for them before the data may be included in the XML file to be exported. The special characters and corresponding XML entities are listed in the Table 3 below.

Table 3: Special Character XML Representation

" (double quote)	"e;
' (single quote)	'
< (left brace)	<
> (right brace)	>
& (ampersand)	&

This method for handling special characters applies irrespective of whether the full Unicode character set, or only the restricted Basic Latin character set, is used.