

## Usage Guideline

# HSBC\_pain.001.001.03\_LowValuePayment\_U-K Faster Payments

## HSBC\_pain.001.001.03\_LowValuePayment\_Europe

This document describes a usage guideline restricting the base message **MX pain.001.001.03**. You can also consult [this information online](#).

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## Message Functionality

### Overview

The UK Faster Payments Service enables electronic payments to be processed in hours. In most cases the money will be available within two hours, rather than the three working days it takes to make a BACS payment. The UK Faster Payments Service is available 24 hours a day, 7 days a week. The service speeds up the time it takes to make and receive electronic payments.

The UK Faster Payments Service only operates in Sterling and is only available for UK payments. The maximum amount of a Faster Payment is £1,000,000.

If you are making a payment using the UK Faster Payments Service you should check that the account you are sending money to receives Faster Payments. The beneficiary account is addressed via the sort code of the beneficiary's bank and the domestic account number.

UK Faster Payments are classified as ACH payments and will be processed as a batch of payments (ie one debit / multiple credits). Should you wish to see Faster Payments debited to your account on a one to one basis, then build your files with one Credit Transfer Transaction Information Level record per Payment Information Level. In addition to the transfer of the End-to-End ID (but please note up to 18 characters only), Faster Payments support 140 characters for payment details. Payment details are accepted as unstructured remittance information

The Faster Payment scheme only allows a finite list of characters to be present in a Faster Payment. Any unsupported characters included in the file are sent to the Faster Payment scheme and subsequently on to the scheme participants. Some scheme member may reject your payments if the payments don't adhere to the list of characters below. Please ensure that your faster payment data align with the below character set.

#### FPS Supported characters

A to Z	(uppercase)	#	(hash)
a to z	(lowercase)	=	(equals)
0 to 9	!		(exclamation mark)
SPACE	"		(right double quote)
/	(forward slash)	%	(percentage)
-	(minus sign)	&	(ampersand)
?	(question mark)	*	(asterisk)
:	(colon)	<	(less than)
(	(left parenthesis)	>	(greater than)
)	(right parenthesis)	;	(semi colon)
.	(point)	{	(left curly bracket),
,	(comma)	}	(right curly bracket),
'	(right single quote)	@	(commercial at)
+	(plus sign)		

### Outline

The HSBC\_pain.001.001.03\_LowValuePayment\_Europe / HSBC\_pain.001.001.03\_LowValuePayment\_UK Faster Payments message is composed of 2 building blocks

#### a. GroupHeader

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

#### b. PaymentInformation







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











# 1 Restriction summary

This Usage Guideline restricts the pain.001.001.03 message.

Restriction Type	See page
Removed elements	12, 13, 36, 111, 111, 133, 141, 141, 141, 141, 142, 142, 167
Make mandatory	41, 42, 43, 58, 59, 76, 76, 77, 77, 78, 98, 98, 99, 99
Reduce Multiplicity	68, 73
Ignore	8, 10, 12, 14, 17, 17, 17, 17, 19, 19, 19, 20, 20, 21, 23, 23, 29, 29, 30, 36, 37, 38, 38, 39, 39, 40, 41, 43, 44, 47, 48, 49, 57, 57, 60, 61, 61, 61, 61, 63, 63, 65, 65, 65, 65, 66, 66, 66, 66, 69, 75, 75, 75, 75, 78, 78, 78, 78, 79, 79, 79, 79, 79, 87, 88, 90, 90, 92, 92, 93, 96, 96, 97, 97, 97, 97, 97, 97, 100, 101, 102, 103, 104, 106, 107, 111, 112, 112, 115, 115, 116, 117, 119, 120, 122, 122, 123, 123, 124, 124, 125, 126, 126, 126, 129, 135, 136, 136, 136, 136, 136, 137, 137, 137, 137, 137, 137, 138, 138, 138, 138, 138, 139, 139, 139, 139, 170, 170, 171
Text rules	30, 42, 62, 78, 80, 85, 88, 107
Conditional rules	7, 7, 11
Formal rules	n.a.
Fixed values	n.a.
Truncates	n.a.
Comments	18, 46, 56, 59, 60, 62, 76, 80, 80, 86, 86, 93, 93, 108, 108, 109
Annotations	n.a.
Changed datatypes	30, 62, 80, 84, 107, 110, 110
Extensions	n.a.
Synonyms	n.a.

## 2 Structure

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	<i>CustomerCreditTransferInitiationV03</i>	<CstmrCdtTrfInitn>		[1..1]		
1.0	<b>GroupHeader</b>	<GrpHdr>		[1..1]		6
1.1	MessageIdentification	<MsgId>		[1..1]		67
1.2	CreationDateTime	<CreDtTm>		[1..1]		67
1.3	Authorisation	<Authstn>		[0..2]	R[0..1]	68
1.6	NumberOfTransactions	<NbOfTx>		[1..1]		68
1.7	ControlSum	<CtrlSum>		[0..1]		68
1.8	InitiatingParty	<InitgPty>		[1..1]		69
1.9	ForwardingAgent	<FwdgAg>		[0..1]		69
2.0	<b>PaymentInformation</b>	<PmtInf>		[1..*]		6
2.1	PaymentInformationIdentification	<PmtInfId>		[1..1]		84
2.2	PaymentMethod	<PmtMtd>		[1..1]		85
2.3	BatchBooking	<BtchBookg>		[0..1]		85
2.4	NumberOfTransactions	<NbOfTx>		[0..1]		85
2.5	ControlSum	<CtrlSum>		[0..1]		85
2.6	PaymentTypeInformation	<PmtTplnf>		[0..1]		85
2.17	RequestedExecutionDate	<ReqdExctnDt>		[1..1]		86
2.18	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		86
2.19	Debtor	<Dbtr>		[1..1]		87
2.20	DebtorAccount	<DbtrAcct>		[1..1]		87
2.21	DebtorAgent	<DbtrAg>		[1..1]		87
2.22	DebtorAgentAccount	<DbtrAgAcct>		[0..1]		88
2.23	UltimateDebtor	<UltmtDbtr>		[0..1]		89
2.24	ChargeBearer	<ChrgBr>		[0..1]		89
2.25	ChargesAccount	<ChrgsAcct>		[0..1]		89
2.26	ChargesAccountAgent	<ChrgsAcctAg>		[0..1]		90
2.27	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]		90

## 3 Message Building Blocks

**Note** The following chapter identifies the building blocks of the HSBC\_pain.001.001.03\_LowValuePayment\_Europe / HSBC\_pain.001.001.03\_LowValuePayment\_UK Faster Payments message definition.







### 3.1 GroupHeader


*XML Tag:* GrpHdr

*Presence:* [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "[GroupHeader32](#)" on [page 67](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1	MessageIdentification	<MsgId>		[1..1]		67
1.2	CreationDateTime	<CreDtTm>		[1..1]		67
1.3	Authorisation	<Authstn>		[0..2]	R[0..1]	68
1.6	NumberOfTransactions	<NbOfTx>		[1..1]		68
1.7	ControlSum	<CtrlSum>		[0..1]		68
1.8	InitiatingParty	<InitgPty>		[1..1]		69
1.9	ForwardingAgent	<FwdgAgt>		[0..1]		69







### 3.2 PaymentInformation


*XML Tag:* PmtInf








*Presence:* [1..\*]

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

The **PmtInf** block contains the following elements (see datatype "[PaymentInstructionInformation3\\_1](#)" on [page 81](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.1	PaymentInformationIdentification	<PmtInfId>		[1..1]		84
2.2	PaymentMethod	<PmtMtd>		[1..1]		85

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.3	BatchBooking	<BtchBookg>		[0..1]		85
2.4	NumberOfTransactions	<NbOfTx>		[0..1]		85
2.5	ControlSum	<CtrlSum>		[0..1]		85
2.6	PaymentTypeInfo	<PmtTpInf>		[0..1]		85
2.17	RequestedExecutionDate	<ReqdExctnDt>		[1..1]		86
2.18	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]		86
2.19	Debtor	<Dbtr>		[1..1]		87
2.20	DebtorAccount	<DbtrAcct>		[1..1]		87
2.21	DebtorAgent	<DbtrAgt>		[1..1]		87
2.22	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]		88
2.23	UltimateDebtor	<UltmtDbtr>		[0..1]		89
2.24	ChargeBearer	<ChrgBr>		[0..1]		89
2.25	ChargesAccount	<ChrgsAcct>		[0..1]		89
2.26	ChargesAccountAgent	<ChrgsAcctAgt>		[0..1]		90
2.27	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]		90

#### Usage Guideline details

- on pain.001.001.03/PaymentInformation

- HSBC\_ChargeBearer:

Charge Bearer can be provided either at Payment Information level or Credit Transfer Transaction Information level

**If**

Charge Bearer is present at Payment Information

**Then**

Charge Bearer is not allowed at Credit Transfer Transaction Information

- on pain.001.001.03/PaymentInformation

- HSBC\_ServiceLevel.Code:

Provide Service Level only at either Payment-Information or Transaction level

**If**

Service Level.Code is present at Payment Information

**Then**

Service Level.Code is not allowed at Credit Transfer Transaction Information

## 4 Message Components

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

### 4.1 AccountIdentification4Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.1	IBAN	<IBAN>	{Or	[1..1]	◇	8
1.1.2	Other	<Othr>	Or}	[1..1]		8

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

**Used in element(s)**

"Identification" on page 18

#### 4.1.1 IBAN

*XML Tag:* IBAN

*Presence:* [1..1]

*Definition:* International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

*Datatype:* "IBAN2007Identifier" on page 158

**Usage Guideline details**

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount/Identification/IBAN) will be ignored by the Receiver.

#### 4.1.2 Other

*XML Tag:* Othr

*Presence:* [1..1]

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

The **Othr** block contains the following elements (see datatype "[GenericAccountIdentification1](#)" on page 60 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.3	Identification	<Id>		[1..1]	⚠	60
1.1.4	SchemeName	<SchmeNm>		[0..1]	⬜	61
1.1.7	Issuer	<Issr>		[0..1]	⬜	61

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

## 4.2 AccountIdentification4Choice\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.1	IBAN	<IBAN>	{Or	[1..1]	⬜	9
1.1.2	Other	<Othr>	Or}	[1..1]		10

🚫 , ⬜ >> Note as not all **AccountIdentification4Choice\_\_1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

**Used in element(s)**

"Identification" on page 20

### 4.2.1 IBAN

*XML Tag:* IBAN

*Presence:* [1..1]

*Definition:* International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

*Datatype:* "[IBAN2007Identifier](#)" on page 158

## Usage Guideline details

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/IBAN**) will be ignored by the Receiver.







## 4.2.2 Other




*XML Tag:* Othr



*Presence:* [1..1]

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

The **Othr** block contains the following elements (see datatype "GenericAccountIdentification1" on page 61 for details)







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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.3	Identification	<Id>		[1..1]		62
1.1.4	SchemeName	<SchmeNm>		[0..1]		62
1.1.7	Issuer	<Issr>		[0..1]		63

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

## 4.3 AccountSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.5	Code	<Cd>	{Or	[1..1]		10
1.1.6	Proprietary	<Prtry>	Or}	[1..1]		11

**Used in element(s)**

"SchemeName" on page 62, "SchemeName" on page 61

### 4.3.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalAccountIdentification1Code" on page 151](#)

## 4.3.2 Proprietary

*XML Tag:* Prtry







*Presence:* [1..1]




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

*Datatype:* ["Max35Text" on page 163](#)

## 4.4 AmountType3Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.43	InstructedAmount	<InstdAmt>	{Or	[1..1]		11
2.44	EquivalentAmount	<EqvtAmt>	Or}	[1..1]	 	12

**Used in element(s)**

["Amount" on page 35](#)

### 4.4.1 InstructedAmount

*XML Tag:* InstdAmt

*Presence:* [1..1]

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

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

#### Usage Guideline details

- on [pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount](#)

#### – HSBC\_FPS\_Amount:

HSBC allow the maximum value of a payment allowed by the Faster Payments Scheme of £250,000.00

#### If

<InstdAmt>is greater than 250000.00

#### Then

The transaction is rejected







## 4.4.2 EquivalentAmount

*XML Tag:* EqvtAmt

*Presence:* [1..1]

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

The **EqvtAmt** block contains the following elements (see datatype "[EquivalentAmount2](#)" on page 52 for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.45	Amount	<Amt>		[1..1]		52
2.46	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		52


### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Amount/EquivalentAmount) is removed.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Amount/EquivalentAmount) will be ignored by the Receiver.

## 4.5 Authorisation1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.4	Code	<Cd>	{Or	[1..1]		12
1.5	Proprietary	<Prtry>	Or}	[1..1]		13

Used in element(s)

"[Authorisation](#)" on page 68

### 4.5.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Specifies the authorisation, in a coded form.

*Datatype:* "[Authorisation1Code](#)" on page 133

## 4.5.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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







*Datatype:* "Max128Text" on page 161


### Usage Guideline details

- This element([pain.001.001.03/GroupHeader/Authorisation/Proprietary](#)) is removed.

## 4.6 BranchAndFinancialInstitutionIdentification4

*Definition:* Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		13
6.1.25	BranchIdentification	<BrnchId>		[0..1]		14

### Used in element(s)

["ChargesAccountAgent" on page 90](#), 
 ["DebtorAgent" on page 87](#), 
 ["ForwardingAgent" on page 69](#), 
 ["IntermediaryAgent1" on page 37](#), 
 ["IntermediaryAgent2" on page 38](#), 
 ["IntermediaryAgent3" on page 40](#)







### 4.6.1 FinancialInstitutionIdentification

*XML Tag:* FinInstnId



*Presence:* [1..1]



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

The **FinInstnId** block contains the following elements (see datatype ["FinancialInstitutionIdentification7" on page 54](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1	BIC	<BIC>		[0..1]		55
6.1.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		55
6.1.7	Name	<Nm>		[0..1]		55

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.8	PostalAddress	<PstlAdr>		[0..1]		55
6.1.19	Other	<Othr>		[0..1]		56

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

## 4.6.2 BranchIdentification







*XML Tag:* BrnchId



*Presence:* [0..1]



*Definition:* Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "BranchData2" on page 16 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.26	Identification	<Id>		[0..1]		16
6.1.27	Name	<Nm>		[0..1]		16
6.1.28	PostalAddress	<PstlAdr>		[0..1]		17







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

### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/BranchIdentification) will be ignored by the Receiver.

## 4.7 BranchAndFinancialInstitutionIdentification4\_\_1

*Definition:* Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		15
6.1.25	BranchIdentification	<BrnchId>		[0..1]		15

Used in element(s)

"CreditorAgent" on page 41







## 4.7.1 FinancialInstitutionIdentification





XML Tag: FinInstnId



Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification7\_1" on page 57 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1	BIC	<BIC>		[0..1]		57
6.1.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		58
6.1.7	Name	<Nm>		[0..1]		58
6.1.8	PostalAddress	<PstlAdr>		[0..1]	 	58
6.1.19	Other	<Othr>		[0..1]		59

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

## 4.7.2 BranchIdentification







XML Tag: BrnchId

Presence: [0..1]

**Definition:** Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "BranchData2" on page 16 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.26	Identification	<Id>		[0..1]		16
6.1.27	Name	<Nm>		[0..1]	✖	16
6.1.28	PostalAddress	<PstlAdr>		[0..1]	✖	17

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

## 4.8 BranchData2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.26	Identification	<Id>		[0..1]		16
6.1.27	Name	<Nm>		[0..1]	✖	16
6.1.28	PostalAddress	<PstlAdr>		[0..1]	✖	17

✖ , ✖ >> Note as not all **BranchData2** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

### Used in element(s)

"BranchIdentification" on page 15, "BranchIdentification" on page 14

### 4.8.1 Identification

*XML Tag:* Id

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 163

### 4.8.2 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 161

## Usage Guideline details

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification/Name**) will be ignored by the Receiver.
- This element(**pain.001.001.03/PaymentInformation/DebtorAgent/BranchIdentification/Name**) will be ignored by the Receiver.







## 4.8.3 PostalAddress

*XML Tag:* PstlAdr

*Presence:* [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 95 for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	<AdrTp>		[0..1]		96
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	<Dept>		[0..1]		97
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	<SubDept>		[0..1]		97
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	<StrtNm>		[0..1]		97
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	<BldgNb>		[0..1]		98
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	<PstCd>		[0..1]		98
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	<TwnNm>		[0..1]		98
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	<CtrySubDvsn>		[0..1]		98
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]		98
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]		99





## Usage Guideline details

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/BranchIdentification/PostalAddress**) will be ignored by the Receiver.
- This element(**pain.001.001.03/PaymentInformation/DebtorAgent/BranchIdentification/Postal-Address**) will be ignored by the Receiver.

## 4.9 CashAccount16

*Definition:* Set of elements used to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		18
1.1.8	Type	<Tp>		[0..1]		18
1.1.11	Currency	<Ccy>		[0..1]		19
1.1.12	Name	<Nm>		[0..1]		19

**Used in element(s)**

["ChargesAccount" on page 89](#), 
 ["CreditorAgentAccount" on page 41](#), 
 ["DebtorAccount" on page 87](#), 
 ["DebtorAgentAccount" on page 88](#), 
 ["IntermediaryAgent1Account" on page 38](#), 
 ["IntermediaryAgent2Account" on page 39](#), 
 ["IntermediaryAgent3Account" on page 40](#)







### 4.9.1 Identification


*XML Tag:* Id



*Presence:* [1..1]

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

The **Id** block contains the following elements (see datatype ["AccountIdentification4Choice" on page 8](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.1	IBAN	<IBAN>	{Or	[1..1]		8
1.1.2	Other	<Othr>	Or}	[1..1]		8

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

**Usage Guideline details**

- on [pain.001.001.03/PaymentInformation/DebtorAccount/Identification](#)

**Comment:**

Debit account can be provided as domestic account number or IBAN.

### 4.9.2 Type

*XML Tag:* Tp

*Presence:* [0..1]

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

The **Tp** block contains the following elements (see datatype "CashAccountType2" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.9	Code	<Cd>	{Or	[1..1]		22
1.1.10	Proprietary	<Prtry>	Or}	[1..1]	⚡	22

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

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount/Type) will be ignored by the Receiver.

## 4.9.3 Currency

*XML Tag:* Ccy

*Presence:* [0..1]

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

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

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

*Datatype:* "ActiveOrHistoricCurrencyCode" on page 130

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount/Currency) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/DebtorAccount/Currency) will be ignored by the Receiver.

## 4.9.4 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

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

**Datatype:** "Max70Text" on page 164

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount/Name) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/DebtorAccount/Name) will be ignored by the Receiver.

## 4.10 CashAccount16\_\_1

**Definition:** Set of elements used to identify an account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		20
1.1.8	Type	<Tp>		[0..1]		21
1.1.11	Currency	<Ccy>		[0..1]	♦	21
1.1.12	Name	<Nm>		[0..1]		21

#### Used in element(s)

"CreditorAccount" on page 42

### 4.10.1 Identification

**XML Tag:** Id

**Presence:** [1..1]

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

The **Id** block contains the following elements (see datatype "AccountIdentification4Choice\_\_1" on page 9 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.1	IBAN	<IBAN>	{Or	[1..1]	♦	9

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.2	Other	<Othr>	Or}	[1..1]		10

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

## 4.10.2 Type

*XML Tag:* Tp

*Presence:* [0..1]

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

The **Tp** block contains the following elements (see datatype "[CashAccountType2](#)" on page 22 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.9	Code	<Cd>	{Or	[1..1]		22
1.1.10	Proprietary	<Prtry>	Or}	[1..1]	⚠️	22

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

## 4.10.3 Currency

*XML Tag:* Ccy

*Presence:* [0..1]

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

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

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

*Datatype:* "[ActiveOrHistoricCurrencyCode](#)" on page 130

### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Currency) will be ignored by the Receiver.

## 4.10.4 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

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

*Datatype:* "Max70Text" on page 164

## 4.11 CashAccountType2

*Definition:* Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.9	Code	<Cd>	{Or	[1..1]		22
1.1.10	Proprietary	<Prtry>	Or}	[1..1]	⬜	22

🚫 , ⬜ >> Note as not all **CashAccountType2** blocks have this element removed and/or ignored.

Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

**Used in element(s)**

"Type" on page 21, "Type" on page 18

### 4.11.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

**Warning** Either Code or Proprietary must be present, but not both.

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

*Datatype:* "CashAccountType4Code" on page 135

### 4.11.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

**Warning** Either Code or Proprietary must be present, but not both.

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

*Datatype:* "Max35Text" on page 163







## Usage Guideline details

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Proprietary**) will be ignored by the Receiver.
- This element(**pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Proprietary**) will be ignored by the Receiver.

## 4.12 CategoryPurpose1Choice

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

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.15 , 2.40	Code	<Cd>	{Or	[1..1]		23
2.16 , 2.41	Proprietary	<Prtry>	Or}	[1..1]		23

## Used in element(s)

["CategoryPurpose" on page 93](#)

### 4.12.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalCategoryPurpose1Code" on page 152](#)

### 4.12.2 Proprietary

*XML Tag:* Prtry







*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 163](#)

## 4.13 Cheque6

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.53	ChequeType	<ChqTp>		[0..1]		24
2.54	ChequeNumber	<ChqNb>		[0..1]		24
2.55	ChequeFrom	<ChqFr>		[0..1]		25
2.58	DeliveryMethod	<DlvryMtd>		[0..1]		25
2.61	DeliverTo	<DlvrTo>		[0..1]		25
2.64	InstructionPriority	<InstrPrty>		[0..1]		26
2.65	ChequeMaturityDate	<ChqMtrtyDt>		[0..1]		26
2.66	FormsCode	<FrmsCd>		[0..1]		26
2.67	MemoField	<MemoFld>		[0..2]		26
2.68	RegionalClearingZone	<RgnlClrZone>		[0..1]		26
2.69	PrintLocation	<PrtLctn>		[0..1]		26

## Rules

### R24 ChequeMaturityDateRule ✓

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

Error handling:

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

## Used in element(s)

"ChequeInstruction" on page 36

## 4.13.1 ChequeType

*XML Tag:* ChqTp

*Presence:* [0..1]

*Definition:* Specifies the type of cheque to be issued.

*Datatype:* "ChequeType2Code" on page 144

## 4.13.2 ChequeNumber

*XML Tag:* ChqNb

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 163







## 4.13.3 ChequeFrom

XML Tag: ChqFr

Presence: [0..1]

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

The **ChqFr** block contains the following elements (see datatype "[NameAndAddress10](#)" on page 71 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.56 , 2.62 , 2.96	Name	<Nm>		[1..1]		71
2.57 , 2.63 , 2.97	Address	<Adr>		[1..1]		71







## 4.13.4 DeliveryMethod

XML Tag: DlvryMtd

Presence: [0..1]

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

The **DlvryMtd** block contains the following elements (see datatype "[ChequeDeliveryMethod1Choice](#)" on page 27 for details)

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

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







## 4.13.5 DeliverTo

XML Tag: DlvrTo

Presence: [0..1]

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

The **DlvrTo** block contains the following elements (see datatype "[NameAndAddress10](#)" on page 71 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.56 , 2.62 , 2.96	Name	<Nm>		[1..1]		71
2.57 , 2.63 , 2.97	Address	<Adr>		[1..1]		71

### 4.13.6 InstructionPriority

*XML Tag:* InstrPrty

*Presence:* [0..1]

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

*Datatype:* "Priority2Code" on page 168

### 4.13.7 ChequeMaturityDate

*XML Tag:* ChqMtrtyDt

*Presence:* [0..1]

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

*Datatype:* "ISODate" on page 158

### 4.13.8 FormsCode

*XML Tag:* FrmsCd

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 163

### 4.13.9 MemoField

*XML Tag:* MemoFld

*Presence:* [0..2]

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

*Datatype:* "Max35Text" on page 163

### 4.13.10 RegionalClearingZone

*XML Tag:* RgnlClrZone

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 163

### 4.13.11 PrintLocation

*XML Tag:* PrtLctn

*Presence:* [0..1]

*Definition:* Specifies the print location of the cheque.

*Datatype:* "Max35Text" on page 163

## 4.14 ChequeDeliveryMethod1Choice

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

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

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

Used in element(s)

"DeliveryMethod" on page 25

### 4.14.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "ChequeDelivery1Code" on page 143

### 4.14.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 163

## 4.15 ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

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

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

Used in element(s)

"ClearingSystemIdentification" on page 29, "ClearingSystemIdentification" on page 28

### 4.15.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalClearingSystemIdentification1Code" on page 153](#)

## 4.15.2 Proprietary

*XML Tag:* Prtry







*Presence:* [1..1]


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



*Datatype:* ["Max35Text" on page 163](#)

## 4.16 ClearingSystemMemberIdentification2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.3	ClearingSystemIdentification	<ClrSysId>		[0..1]		28
6.1.6	MemberIdentification	<MmbId>		[1..1]		29

 ,  >> Note as not all **ClearingSystemMemberIdentification2** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

**Used in element(s)**

["ClearingSystemMemberIdentification" on page 55](#)







### 4.16.1 ClearingSystemIdentification

*XML Tag:* ClrSysId

*Presence:* [0..1]

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

The **ClrSysId** block contains the following elements (see datatype ["ClearingSystemIdentification2Choice" on page 27](#) for details)

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

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

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

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification) will be ignored by the Receiver.

## 4.16.2 MemberIdentification

XML Tag: Mmbld

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 163

## 4.17 ClearingSystemMemberIdentification2\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.3	ClearingSystemIdentification	<ClrSysId>		[0..1]	⚡	29
6.1.6	MemberIdentification	<Mmbld>		[1..1]	⚠	30

🚫 , ⚡ >> Note as not all **ClearingSystemMemberIdentification2\_\_1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

#### Used in element(s)

"ClearingSystemMemberIdentification" on page 58







### 4.17.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

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

The **ClrSysId** block contains the following elements (see datatype "[ClearingSystemIdentification2Choice](#)" on page 27 for details)

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

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

#### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification](#)) will be ignored by the Receiver.

## 4.17.2 MemberIdentification

*XML Tag:* Mmbld

*Presence:* [1..1]

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







*Datatype:* "[Max6Text](#)" on page 164

#### Usage Guideline details

- on [pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification](#)  
 Type changed to: [Max6Text on page 164](#)
- on [pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification](#)
  - **HSBC\_MemberIdentification:**  
 Sort Code must be provided

## 4.18 ContactDetails2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.35	NamePrefix	<NmPrfx>		[0..1]		31

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.36	Name	<Nm>		[0..1]		31
9.1.37	PhoneNumber	<PhneNb>		[0..1]		31
9.1.38	MobileNumber	<MobNb>		[0..1]		31
9.1.39	FaxNumber	<FaxNb>		[0..1]		31
9.1.40	EmailAddress	<EmailAdr>		[0..1]		32
9.1.41	Other	<Othr>		[0..1]		32

**Used in element(s)**

"ContactDetails" on page 78

## 4.18.1 NamePrefix

*XML Tag:* NmPrfx

*Presence:* [0..1]

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

*Datatype:* "NamePrefix1Code" on page 165

## 4.18.2 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 161

## 4.18.3 PhoneNumber

*XML Tag:* PhneNb

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 168

## 4.18.4 MobileNumber

*XML Tag:* MobNb

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 168

## 4.18.5 FaxNumber

*XML Tag:* FaxNb

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 168

## 4.18.6 EmailAddress

*XML Tag:* EmailAdr

*Presence:* [0..1]

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

*Datatype:* "Max2048Text" on page 163

## 4.18.7 Other

*XML Tag:* Othr







*Presence:* [0..1]









*Definition:* Contact details in another form.

*Datatype:* "Max35Text" on page 163

## 4.19 CreditTransferTransactionInformation10\_\_1

*Definition:* Set of elements used to provide information specific to the individual transaction(s) included in the message.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.28	PaymentIdentification	<PmtId>		[1..1]		34
2.31	PaymentTypeInfo	<PmtTpInf>		[0..1]		35
2.42	Amount	<Amt>		[1..1]		35
2.47	ExchangeRateInformation	<XchgRateInf>		[0..1]	 	36
2.51	ChargeBearer	<ChrgBr>		[0..1]		36
2.52	ChequeInstruction	<ChqInstr>		[0..1]		36
2.70	UltimateDebtor	<UltmtDbtr>		[0..1]		37
2.71	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		37
2.72	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]		38
2.73	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		38
2.74	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]		39
2.75	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		40

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.76	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]	◇	40
2.77	CreditorAgent	<CdtrAgt>		[0..1]	M	41
2.78	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		41
2.79	Creditor	<Cdtr>		[0..1]	M ⚠	42
2.80	CreditorAccount	<CdtrAcct>		[0..1]	M	42
2.81	UltimateCreditor	<UltmtCdtr>		[0..1]	◇	43
2.82	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]	◇	43
2.85	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		44
2.86	Purpose	<Purp>		[0..1]		44
2.89	RegulatoryReporting	<RgltryRptg>		[0..10]		44
2.90	Tax	<Tax>		[0..1]		45
2.91	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]	⚠	45
2.98	RemittanceInformation	<RmtInf>		[0..1]		46

## Rules

### R12 IntermediaryAgent2Rule ✓

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00056
- *Error Text:* Invalid message content for intermediary agent 2.

### R13 IntermediaryAgent3Rule ✓

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00057
- *Error Text:* Invalid message content for intermediary agent 3.

### R14 InstructionForCreditorAgentRule ✓

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

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00051

- *Error Text:* Invalid message content for instruction for creditor agent PayCreditorByCheque

**R15 IntermediaryAgent1AccountRule ✓**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00052
- *Error Text:* Invalid message content for intermediary agent 1 account.

**R16 IntermediaryAgent2AccountRule ✓**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00053
- *Error Text:* Invalid message content for intermediary agent 2 account.

**R17 IntermediaryAgent3AccountRule ✓**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

Error handling:

- *Error severity:* Fatal
- *Error Code:* X00054
- *Error Text:* Invalid message content for intermediary agent 3 account.

**Guidelines****1. UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

**2. UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

**Used in element(s)**

"CreditTransferTransactionInformation" on page 90







## 4.19.1 PaymentIdentification



*XML Tag:* PmtId

*Presence:* [1..1]

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

The **PmtId** block contains the following elements (see datatype "PaymentIdentification1\_1" on page 79 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.29	InstructionIdentification	<InstrId>		[0..1]		80
2.30	EndToEndIdentification	<EndToEndId>		[1..1]		80







## 4.19.2 PaymentTypeInformation




XML Tag: PmtTpInf



Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "[PaymentTypeInformation19\\_1](#)" on page 91 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.7 , 2.32	InstructionPriority	<InstrPrty>		[0..1]		92
2.8 , 2.33	ServiceLevel	<SvcLvl>		[0..1]	 	92
2.11 , 2.36	LocalInstrument	<LclInstrm>		[0..1]		93
2.14 , 2.39	CategoryPurpose	<CtgyPurp>		[0..1]		93

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







## 4.19.3 Amount




XML Tag: Amt

Presence: [1..1]

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

The **Amt** block contains the following elements (see datatype "[AmountType3Choice](#)" on page 11 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.43	InstructedAmount	<InstdAmt>	{Or	[1..1]		11
2.44	EquivalentAmount	<EqvtAmt>	Or}	[1..1]	 	12

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

## 4.19.4 ExchangeRateInformation

*XML Tag:* XchgRateInf

*Presence:* [0..1]

*Definition:* Set of elements used to provide details on the currency exchange rate and contract.

The **XchgRateInf** block contains the following elements (see datatype "[ExchangeRateInformation1](#)" on page 53 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.48	ExchangeRate	<XchgRate>		[0..1]		53
2.49	RateType	<RateTp>		[0..1]		53
2.50	ContractIdentification	<CtrctId>		[0..1]		53

### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/ExchangeRateInformation) is removed.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/ExchangeRateInformation) will be ignored by the Receiver.

## 4.19.5 ChargeBearer

*XML Tag:* ChrgBr

*Presence:* [0..1]

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

*Datatype:* "[ChargeBearerType1Code](#)" on page 140

## 4.19.6 ChequeInstruction

*XML Tag:* ChqInstr

*Presence:* [0..1]

*Definition:* Set of elements needed to issue a cheque.

The **ChqInstr** block contains the following elements (see datatype "[Cheque6](#)" on page 23 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.53	ChequeType	<ChqTp>		[0..1]		24
2.54	ChequeNumber	<ChqNb>		[0..1]		24
2.55	ChequeFrom	<ChqFr>		[0..1]		25
2.58	DeliveryMethod	<DlvryMtd>		[0..1]		25
2.61	DeliverTo	<DlvrTo>		[0..1]		25
2.64	InstructionPriority	<InstrPrty>		[0..1]		26
2.65	ChequeMaturityDate	<ChqMtrtyDt>		[0..1]		26
2.66	FormsCode	<FrmsCd>		[0..1]		26
2.67	MemoField	<MemoFld>		[0..2]		26
2.68	RegionalClearingZone	<RgnlClrZone>		[0..1]		26
2.69	PrintLocation	<PrtLctn>		[0..1]		26

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction) will be ignored by the Receiver.







## 4.19.7 UltimateDebtor


XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "PartyIdentification32" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76
9.1.12	Identification	<Id>		[0..1]		77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		78
9.1.34	ContactDetails	<CtctDtls>		[0..1]		78

## 4.19.8 IntermediaryAgent1

XML Tag: IntrmyAgt1

*Presence:* [0..1]

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

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

The **IntrmyAgt1** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification4](#)" on page 13 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		13
6.1.25	BranchIdentification	<BrnchId>		[0..1]	⚡	14

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1) will be ignored by the Receiver.

## 4.19.9 IntermediaryAgent1Account

*XML Tag:* IntrmyAgt1Acct

*Presence:* [0..1]

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

The **IntrmyAgt1Acct** block contains the following elements (see datatype "[CashAccount16](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		18
1.1.8	Type	<Tp>		[0..1]		18
1.1.11	Currency	<Ccy>		[0..1]		19
1.1.12	Name	<Nm>		[0..1]		19

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1Account) will be ignored by the Receiver.

## 4.19.10 IntermediaryAgent2







*XML Tag:* IntrmyAgt2

*Presence:* [0..1]

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

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

The **IntrmyAgt2** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification4](#)" on page 13 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		13
6.1.25	BranchIdentification	<BrnchId>		[0..1]		14

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2) will be ignored by the Receiver.







## 4.19.11 IntermediaryAgent2Account

*XML Tag:* IntrmyAgt2Acct

*Presence:* [0..1]

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

The **IntrmyAgt2Acct** block contains the following elements (see datatype "[CashAccount16](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		18
1.1.8	Type	<Tp>		[0..1]		18
1.1.11	Currency	<Ccy>		[0..1]		19
1.1.12	Name	<Nm>		[0..1]		19

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent2Account) will be ignored by the Receiver.

## 4.19.12 IntermediaryAgent3

*XML Tag:* IntrmyAgt3

*Presence:* [0..1]

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

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

The **IntrmyAgt3** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification4](#)" on page 13 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		13
6.1.25	BranchIdentification	<BrnchId>		[0..1]		14

### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3) will be ignored by the Receiver.

## 4.19.13 IntermediaryAgent3Account

*XML Tag:* IntrmyAgt3Acct

*Presence:* [0..1]

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

The **IntrmyAgt3Acct** block contains the following elements (see datatype "[CashAccount16](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		18
1.1.8	Type	<Tp>		[0..1]		18
1.1.11	Currency	<Ccy>		[0..1]		19
1.1.12	Name	<Nm>		[0..1]		19

## Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent3Account) will be ignored by the Receiver.







## 4.19.14 CreditorAgent

XML Tag: CdtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification4" on page 14 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		15
6.1.25	BranchIdentification	<BrnchId>		[0..1]		15

## Usage Guideline details

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent  
This element is now mandatory, the minimum occurrence has been changed to : 1







## 4.19.15 CreditorAgentAccount




XML Tag: CdtrAgtAcct

Presence: [0..1]

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

The **CdtrAgtAcct** block contains the following elements (see datatype "CashAccount16" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		18
1.1.8	Type	<Tp>		[0..1]		18
1.1.11	Currency	<Ccy>		[0..1]		19
1.1.12	Name	<Nm>		[0..1]		19







## 4.19.16 Creditor





XML Tag: Cdtr

Presence: [0..1]

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

The **Cdtr** block contains the following elements (see datatype "PartyIdentification32" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76
9.1.12	Identification	<Id>		[0..1]		77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		78
9.1.34	ContactDetails	<CtctDtls>		[0..1]		78

### Usage Guideline details

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor

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

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor

– HSBC\_Creditor:

An address of 4 lines of 35 characters (including the name) may be provided







## 4.19.17 CreditorAccount

XML Tag: CdtrAcct

Presence: [0..1]

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

The **CdtrAcct** block contains the following elements (see datatype "CashAccount16\_\_1" on page 20 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		20
1.1.8	Type	<Tp>		[0..1]		21

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.11	Currency	<Ccy>		[0..1]	◆	21
1.1.12	Name	<Nm>		[0..1]		21

#### Usage Guideline details

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount

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

## 4.19.18 UltimateCreditor

XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "[PartyIdentification32](#)" on [page 75](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76
9.1.12	Identification	<Id>		[0..1]		77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		78
9.1.34	ContactDetails	<CtctDtls>		[0..1]		78

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateCreditor) will be ignored by the Receiver.







## 4.19.19 InstructionForCreditorAgent

XML Tag: InstrForCdtrAgt

Presence: [0..\*]

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

The **InstrForCdtrAgt** block contains the following elements (see datatype "[InstructionForCreditorAgent1](#)" on [page 69](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.83	Code	<Cd>		[0..1]		70
2.84	InstructionInformation	<InstrInf>		[0..1]		70

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/InstructionForCreditorAgent) will be ignored by the Receiver.

## 4.19.20 InstructionForDebtorAgent

XML Tag: InstrForDbtrAgt

Presence: [0..1]

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

**Datatype:** "Max140Text" on page 161

## 4.19.21 Purpose







XML Tag: Purp

Presence: [0..1]

**Definition:** Underlying reason for the payment transaction.

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

The **Purp** block contains the following elements (see datatype "Purpose2Choice" on page 99 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.87	Code	<Cd>	{Or	[1..1]		99
2.88	Proprietary	<Prtry>	Or}	[1..1]		99







## 4.19.22 RegulatoryReporting


XML Tag: RgltryRptg

Presence: [0..10]

**Definition:** Information needed due to regulatory and statutory requirements.

The **RgltryRptg** block contains the following elements (see datatype "[RegulatoryReporting3](#)" on page 103 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.0	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		104
11.1.1	Authority	<Authrty>		[0..1]		104
11.1.4	Details	<Dtls>		[0..*]		104







## 4.19.23 Tax



*XML Tag:* Tax

*Presence:* [0..1]

*Definition:* Set of elements used to provide details on the tax.

The **Tax** block contains the following elements (see datatype "[TaxInformation3](#)" on page 118 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.0	Creditor	<Cdtr>		[0..1]		118
13.1.4	Debtor	<Dbtr>		[0..1]		119
13.1.11	AdministrationZone	<AdmstnZn>		[0..1]		119
13.1.12	ReferenceNumber	<RefNb>		[0..1]		119
13.1.13	Method	<Mtd>		[0..1]		119
13.1.14	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		120
13.1.15	TotalTaxAmount	<TtlTaxAmt>		[0..1]		120
13.1.16	Date	<Dt>		[0..1]		120
13.1.17	SequenceNumber	<SeqNb>		[0..1]		120
13.1.18	Record	<Rcrd>		[0..*]		120







## 4.19.24 RelatedRemittanceInformation


*XML Tag:* RltdRmtInf

*Presence:* [0..10]

*Definition:* Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain.

The **RltdRmtInf** block contains the following elements (see datatype "[RemittanceLocation2](#)" on page 108 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.92	RemittanceIdentification	<RmtId>		[0..1]		109
2.93	RemittanceLocationMethod	<RmtLctnMtd>		[0..1]		109
2.94	RemittanceLocationElectronicAddress	<RmtLctnElctrcAdr>		[0..1]		109
2.95	RemittanceLocationPostalAddress	<RmtLctnPstlAdr>		[0..1]		109

#### Usage Guideline details

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation

**Comment:**

Refer to Advising Product Appendix for further details







## 4.19.25 RemittanceInformation



*XML Tag:* RmtInf

*Presence:* [0..1]

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







The **RmtInf** block contains the following elements (see datatype "RemittanceInformation5\_1" on page 107 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.99	Unstructured	<Ustrd>		[0..*]		107
2.100	Structured	<Strd>		[0..*]		108

## 4.20 CreditorReferenceInformation2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.121	Type	<Tp>		[0..1]		47

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.126	Reference	<Ref>		[0..1]	◇	47

Used in element(s)

"CreditorReferenceInformation" on page 114

## 4.20.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of creditor reference.

The **Tp** block contains the following elements (see datatype "CreditorReferenceType2" on page 48 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.122	CodeOrProprietary	<CdOrPrtry>		[1..1]		49
2.125	Issuer	<Issr>		[0..1]	◇	49

## 4.20.2 Reference

XML Tag: Ref

Presence: [0..1]

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

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

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







Datatype: "Max35Text" on page 163


### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Reference) will be ignored by the Receiver.

## 4.21 CreditorReferenceType1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.123	Code	<Cd>	{Or	[1..1]		48
2.124	Proprietary	<Prtry>	Or}	[1..1]		48

#### Used in element(s)

"CodeOrProprietary" on page 49

## 4.21.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "DocumentType3Code" on page 147

## 4.21.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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







*Datatype:* "Max35Text" on page 163


#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/CodeOrProprietary/Proprietary) will be ignored by the Receiver.

## 4.22 CreditorReferenceType2

*Definition:* Specifies the type of creditor reference.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.122	CodeOrProprietary	<CdOrPrtry>		[1..1]		49
2.125	Issuer	<Issr>		[0..1]		49

#### Used in element(s)

"Type" on page 47







## 4.22.1 CodeOrProprietary


*XML Tag:* CdOrPrtry

*Presence:* [1..1]

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

The **CdOrPrtry** block contains the following elements (see datatype "[CreditorReferenceType1Choice](#)" on page 47 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.123	Code	<Cd>	{Or	[1..1]		48
2.124	Proprietary	<Prtry>	Or}	[1..1]		48

## 4.22.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

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







*Datatype:* "[Max35Text](#)" on page 163

### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/CreditorReferenceInformation/Type/Issuer](#)) will be ignored by the Receiver.

## 4.23 DateAndPlaceOfBirth

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.23	BirthDate	<BirthDt>		[1..1]		50
9.1.24	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		50
9.1.25	CityOfBirth	<CityOfBirth>		[1..1]		50
9.1.26	CountryOfBirth	<CtryOfBirth>		[1..1]		50

### Used in element(s)

"[DateAndPlaceOfBirth](#)" on page 94

## 4.23.1 BirthDate

*XML Tag:* BirthDt

*Presence:* [1..1]

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

*Datatype:* ["ISODate" on page 158](#)

## 4.23.2 ProvinceOfBirth

*XML Tag:* PrvcOfBirth

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* ["Max35Text" on page 163](#)

## 4.23.3 CityOfBirth

*XML Tag:* CityOfBirth

*Presence:* [1..1]

*Definition:* City where a person was born.

*Datatype:* ["Max35Text" on page 163](#)

## 4.23.4 CountryOfBirth

*XML Tag:* CtryOfBirth







*Presence:* [1..1]

*Definition:* Country where a person was born.

*Datatype:* ["CountryCode" on page 146](#)

## 4.24 DatePeriodDetails

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.29 , 13.1.40	FromDate	<FrDt>		[1..1]		50
13.1.30 , 13.1.41	ToDate	<ToDt>		[1..1]		51

**Used in element(s)**

["FromToDate" on page 124](#)

### 4.24.1 FromDate

*XML Tag:* FrDt

*Presence:* [1..1]

*Definition:* Start date of the range.

*Datatype:* ["ISODate" on page 158](#)

## 4.24.2 ToDate

*XML Tag:* ToDt







*Presence:* [1..1]

*Definition:* End date of the range.

*Datatype:* ["ISODate" on page 158](#)

## 4.25 DocumentAdjustment1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.115	Amount	<Amt>		[1..1]		51
2.116	CreditDebitIndicator	<CdtDbtInd>		[0..1]		51
2.117	Reason	<Rsn>		[0..1]		51
2.118	AdditionalInformation	<AddtlInf>		[0..1]		52

**Used in element(s)**

["AdjustmentAmountAndReason" on page 106](#)

### 4.25.1 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

### 4.25.2 CreditDebitIndicator

*XML Tag:* CdtDbtInd

*Presence:* [0..1]

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

*Datatype:* ["CreditDebitCode" on page 147](#)

### 4.25.3 Reason

*XML Tag:* Rsn

*Presence:* [0..1]

*Definition:* Specifies the reason for the adjustment.

*Datatype:* ["Max4Text" on page 164](#)

## 4.25.4 AdditionalInformation

*XML Tag:* AddtlInf







*Presence:* [0..1]

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

*Datatype:* ["Max140Text" on page 161](#)

## 4.26 EquivalentAmount2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.45	Amount	<Amt>		[1..1]		52
2.46	CurrencyOfTransfer	<CcyOfTrf>		[1..1]		52

**Used in element(s)**

["EquivalentAmount" on page 12](#)

### 4.26.1 Amount

*XML Tag:* Amt

*Presence:* [1..1]

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

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

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

### 4.26.2 CurrencyOfTransfer

*XML Tag:* CcyOfTrf

*Presence:* [1..1]

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

*Datatype:* ["ActiveOrHistoricCurrencyCode" on page 130](#)

## 4.27 ExchangeRateInformation1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.48	ExchangeRate	<XchgRate>		[0..1]		53
2.49	RateType	<RateTp>		[0..1]		53
2.50	ContractIdentification	<CtrctId>		[0..1]		53

Used in element(s)

"ExchangeRateInformation" on page 36

### 4.27.1 ExchangeRate

*XML Tag:* XchgRate

*Presence:* [0..1]

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

*Datatype:* "BaseOneRate" on page 135

### 4.27.2 RateType

*XML Tag:* RateTp

*Presence:* [0..1]

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

*Datatype:* "ExchangeRateType1Code" on page 150

### 4.27.3 ContractIdentification

*XML Tag:* CtrctId

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 163

## 4.28 FinancialIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.22	Code	<Cd>	{Or	[1..1]		54
6.1.23	Proprietary	<Prtry>	Or}	[1..1]		54

**Used in element(s)**

"SchemeName" on page 64

## 4.28.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 153

## 4.28.2 Proprietary

XML Tag: Prtry







Presence: [1..1]



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



Datatype: "Max35Text" on page 163

## 4.29 FinancialInstitutionIdentification7

Definition: Set of elements used to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1	BIC	<BIC>		[0..1]		55
6.1.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		55
6.1.7	Name	<Nm>		[0..1]		55
6.1.8	PostalAddress	<PstlAdr>		[0..1]		55
6.1.19	Other	<Othr>		[0..1]		56

 ,  >> Note as not all **FinancialInstitutionIdentification7** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

**Used in element(s)**

"FinancialInstitutionIdentification" on page 13

## 4.29.1 BIC

*XML Tag:* BIC

*Presence:* [0..1]

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

*Datatype:* ["BICIdentifier" on page 134](#)







## 4.29.2 ClearingSystemMemberIdentification


*XML Tag:* ClrSysMmbld



*Presence:* [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype ["ClearingSystemMemberIdentification2" on page 28](#) for details)

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

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

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

## 4.29.3 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* ["Max140Text" on page 161](#)







## 4.29.4 PostalAddress

*XML Tag:* PstlAdr

*Presence:* [0..1]

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

The **PstlAdr** block contains the following elements (see datatype ["PostalAddress6" on page 95](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	<AdrTp>		[0..1]		96
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	<Dept>		[0..1]		97
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	<SubDept>		[0..1]		97
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	<StrtNm>		[0..1]		97
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	<BldgNb>		[0..1]		98
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	<PstCd>		[0..1]		98
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	<TwnNm>		[0..1]		98
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	<CtrySubDvsn>		[0..1]		98
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]	<b>M</b>	98
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]		99

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

#### Usage Guideline details

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress

**Comment:**

Structured Address recommended

## 4.29.5 Other

*XML Tag:* Othr

*Presence:* [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on [page 63](#) for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20	Identification	<Id>		[1..1]		63
6.1.21	SchemeName	<SchmeNm>		[0..1]		64
6.1.24	Issuer	<Issr>		[0..1]		64





#### Usage Guideline details



- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/Other) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Other) will be ignored by the Receiver.

## 4.30 FinancialInstitutionIdentification7\_\_1

*Definition:* Set of elements used to identify a financial institution.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.1	BIC	<BIC>		[0..1]		57
6.1.2	ClearingSystemMemberIdentification	<ClrSysMmbld>		[0..1]		58
6.1.7	Name	<Nm>		[0..1]		58
6.1.8	PostalAddress	<PstlAdr>		[0..1]	 	58
6.1.19	Other	<Othr>		[0..1]		59

 ,  >> Note as not all **FinancialInstitutionIdentification7\_\_1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

#### Used in element(s)

"FinancialInstitutionIdentification" on page 15

### 4.30.1 BIC

*XML Tag:* BIC

*Presence:* [0..1]

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

*Datatype:* "BICIdentifier" on page 134







## 4.30.2 ClearingSystemMemberIdentification



XML Tag: ClrSysMmbld



Presence: [0..1]

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

The **ClrSysMmbld** block contains the following elements (see datatype "ClearingSystemMemberIdentification2" on page 29 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.3	ClearingSystemIdentification	<ClrSysId>		[0..1]		29
6.1.6	MemberIdentification	<Mmbld>		[1..1]		30

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

### Usage Guideline details

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification

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

## 4.30.3 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 161







## 4.30.4 PostalAddress



XML Tag: PstlAdr



Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 95 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	<AdrTp>		[0..1]		96
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	<Dept>		[0..1]		97
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	<SubDept>		[0..1]		97
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	<StrtNm>		[0..1]		97
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	<BldgNb>		[0..1]		98
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	<PstCd>		[0..1]		98
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	<TwnNm>		[0..1]		98
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	<CtrySubDvsn>		[0..1]		98
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]		98
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]		99

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

#### Usage Guideline details

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

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

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

**Comment:** (empty)







## 4.30.5 Other

*XML Tag:* Othr

*Presence:* [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 63 for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20	Identification	<Id>		[1..1]		63
6.1.21	SchemeName	<SchmeNm>		[0..1]		64
6.1.24	Issuer	<Issr>		[0..1]		64




#### Usage Guideline details



- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/Other) will be ignored by the Receiver.

## 4.31 GenericAccountIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.3	Identification	<Id>		[1..1]		60
1.1.4	SchemeName	<SchmeNm>		[0..1]		61
1.1.7	Issuer	<Issr>		[0..1]		61

 ,  >> Note as not all **GenericAccountIdentification1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

#### Used in element(s)

"Other" on page 8

### 4.31.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max34Text" on page 163

#### Usage Guideline details

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount/Identification/Other/Identification

**Comment:**

This is the building society number of the Building Society with it's supporting bank.







## 4.31.2 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[AccountSchemeName1Choice](#)" on [page 10](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.5	Code	<Cd>	{Or	[1..1]		10
1.1.6	Proprietary	<Prtry>	Or}	[1..1]		11

### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount/Identification/Other/SchemeName](#)) will be ignored by the Receiver.
- This element([pain.001.001.03/PaymentInformation/DebtorAccount/Identification/Other/SchemeName](#)) will be ignored by the Receiver.

## 4.31.3 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "[Max35Text](#)" on [page 163](#)

### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgentAccount/Identification/Other/Issuer](#)) will be ignored by the Receiver.
- This element([pain.001.001.03/PaymentInformation/DebtorAccount/Identification/Other/Issuer](#)) will be ignored by the Receiver.

## 4.32 GenericAccountIdentification1\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.3	Identification	<Id>		[1..1]		62
1.1.4	SchemeName	<SchmeNm>		[0..1]		62
1.1.7	Issuer	<Issr>		[0..1]		63

, >> Note as not all **GenericAccountIdentification1\_\_1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"Other" on page 10

## 4.32.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max8Text" on page 165

### Usage Guideline details

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification**  
Type changed to: Max8Text on page 165
- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification**
  - **HSBC\_Identification:**  
Credit account must be provided as the domestic account number
- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Identification**  
**Comment:**  
This is the roll number of the beneficiary. N.B. this is only applicable if the building society number is present under CreditorAgentAccount.







## 4.32.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[AccountSchemeName1Choice](#)" on page 10 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.5	Code	<Cd>	{Or	[1..1]		10
1.1.6	Proprietary	<Prtry>	Or}	[1..1]		11

#### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/SchemeName](#)) will be ignored by the Receiver.

## 4.32.3 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.







*Datatype:* "[Max35Text](#)" on page 163

#### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Identification/Other/Issuer](#)) will be ignored by the Receiver.

## 4.33 GenericFinancialIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.20	Identification	<Id>		[1..1]		63
6.1.21	SchemeName	<SchmeNm>		[0..1]		64
6.1.24	Issuer	<Issr>		[0..1]		64

#### Used in element(s)

"Other" on page 59, "Other" on page 56

### 4.33.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 163







## 4.33.2 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "FinancialIdentificationScheme-Name1Choice" on page 53 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.22	Code	<Cd>	{Or	[1..1]		54
6.1.23	Proprietary	<Prtry>	Or}	[1..1]		54

## 4.33.3 Issuer

*XML Tag:* Issr







*Presence:* [0..1]



*Definition:* Entity that assigns the identification.



*Datatype:* "Max35Text" on page 163

## 4.34 GenericOrganisationIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.16	Identification	<Id>		[1..1]		65
9.1.17	SchemeName	<SchmeNm>		[0..1]		65
9.1.20	Issuer	<Issr>		[0..1]		65

 ,  >> Note as not all **GenericOrganisationIdentification1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

**Used in element(s)**

"Other" on page 73

## 4.34.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max35Text" on page 163







## 4.34.2 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[OrganisationIdentificationSchemeName1Choice](#)" on page 73 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.18	Code	<Cd>	{Or	[1..1]		74
9.1.19	Proprietary	<Prtry>	Or}	[1..1]		74

### Usage Guideline details

- This element(pain.001.001.03/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other/SchemeName) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/Other/SchemeName) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/OrganisationIdentification/Other/SchemeName) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/Debtor/Identification/OrganisationIdentification/Other/SchemeName) will be ignored by the Receiver.

## 4.34.3 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.







*Datatype:* "Max35Text" on page 163

## Usage Guideline details

- This element(**pain.001.001.03/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other/Issuer**) will be ignored by the Receiver.
- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/OrganisationIdentification/Other/Issuer**) will be ignored by the Receiver.
- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/OrganisationIdentification/Other/Issuer**) will be ignored by the Receiver.
- This element(**pain.001.001.03/PaymentInformation/Debtor/Identification/OrganisationIdentification/Other/Issuer**) will be ignored by the Receiver.

## 4.35 GenericPersonIdentification1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.28	Identification	<Id>		[1..1]		66
9.1.29	SchemeName	<SchmeNm>		[0..1]		66
9.1.32	Issuer	<Issr>		[0..1]		67

Used in element(s)

"Other" on page 94

### 4.35.1 Identification

*XML Tag:* Id

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 163







### 4.35.2 SchemeName

*XML Tag:* SchmeNm

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "[PersonIdentificationScheme-Name1Choice](#)" on page 95 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.30	Code	<Cd>	{Or	[1..1]		95
9.1.31	Proprietary	<Prtry>	Or}	[1..1]		95

### 4.35.3 Issuer

*XML Tag:* Issr







*Presence:* [0..1]


*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 163

## 4.36 GroupHeader32

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1	MessageIdentification	<MsgId>		[1..1]		67
1.2	CreationDateTime	<CreDtTm>		[1..1]		67
1.3	Authorisation	<Authstn>		[0..2]	R[0..1]	68
1.6	NumberOfTransactions	<NbOfTx>		[1..1]		68
1.7	ControlSum	<CtrlSum>		[0..1]		68
1.8	InitiatingParty	<InitgPty>		[1..1]		69
1.9	ForwardingAgent	<FwdgAgt>		[0..1]		69

**Used in element(s)**

"GroupHeader" on page 6

### 4.36.1 MessageIdentification

*XML Tag:* MsgId

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 163

### 4.36.2 CreationDateTime

*XML Tag:* CreDtTm

*Presence:* [1..1]

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

*Datatype:* ["ISODateTime" on page 159](#)

## 4.36.3 Authorisation

*XML Tag:* Authstn







*Presence:* [0..2]


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

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

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

The **Authstn** block contains the following elements (see datatype ["Authorisation1Choice" on page 12](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.4	Code	<Cd>	{Or	[1..1]		12
1.5	Proprietary	<Prtry>	Or}	[1..1]		13

### Usage Guideline details

- on pain.001.001.03/GroupHeader/Authorisation

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

## 4.36.4 NumberOfTransactions

*XML Tag:* NbOfTxS

*Presence:* [1..1]

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

*Datatype:* ["Max15NumericText" on page 162](#)

## 4.36.5 ControlSum

*XML Tag:* CtrlSum

*Presence:* [0..1]

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

*Datatype:* ["DecimalNumber" on page 147](#)

## 4.36.6 InitiatingParty

*XML Tag:* InitgPty

*Presence:* [1..1]

*Definition:* Party that initiates the payment.

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

The **InitgPty** block contains the following elements (see datatype "[PartyIdentification32](#)" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76
9.1.12	Identification	<Id>		[0..1]	<span style="color: blue;">M</span> <span style="color: orange;">⚠</span>	77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]	<span style="color: orange;">◇</span>	78
9.1.34	ContactDetails	<CtctDtls>		[0..1]	<span style="color: orange;">◇</span>	78

## 4.36.7 ForwardingAgent

*XML Tag:* FwdgAgt

*Presence:* [0..1]

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

The **FwdgAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification4](#)" on page 13 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		13
6.1.25	BranchIdentification	<BrnchId>		[0..1]		14

### Usage Guideline details

- This element(pain.001.001.03/GroupHeader/ForwardingAgent) will be ignored by the Receiver.

## 4.37 InstructionForCreditorAgent1

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

tion that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.83	Code	<Cd>		[0..1]		70
2.84	InstructionInformation	<InstrInf>		[0..1]		70

Used in element(s)

"InstructionForCreditorAgent" on page 43

## 4.37.1 Code

XML Tag: Cd

Presence: [0..1]

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

Datatype: "Instruction3Code" on page 159

## 4.37.2 InstructionInformation

XML Tag: InstrInf

Presence: [0..1]

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

Datatype: "Max140Text" on page 161

## 4.38 LocalInstrument2Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.12 , 2.37	Code	<Cd>	{Or	[1..1]		70
2.13 , 2.38	Proprietary	<Prtry>	Or}	[1..1]		71

Used in element(s)

"LocalInstrument" on page 93

## 4.38.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* ["ExternalLocalInstrument1Code" on page 154](#)

## 4.38.2 Proprietary

*XML Tag:* Prtry







*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 163](#)

## 4.39 NameAndAddress10

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.56 , 2.62 , 2.96	Name	<Nm>		[1..1]		71
2.57 , 2.63 , 2.97	Address	<Adr>		[1..1]		71

**Used in element(s)**

["ChequeFrom" on page 25](#), ["DeliverTo" on page 25](#), ["RemittanceLocationPostalAddress" on page 109](#)

### 4.39.1 Name

*XML Tag:* Nm

*Presence:* [1..1]

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

*Datatype:* ["Max140Text" on page 161](#)







### 4.39.2 Address

*XML Tag:* Adr

*Presence:* [1..1]

*Definition:* Postal address of a party.

The **Adr** block contains the following elements (see datatype ["PostalAddress6" on page 95](#) for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	<AdrTp>		[0..1]	✖	96
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	<Dept>		[0..1]		97
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	<SubDept>		[0..1]		97
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	<StrtNm>		[0..1]		97
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	<BldgNb>		[0..1]		98
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	<PstCd>		[0..1]		98
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	<TwnNm>		[0..1]		98
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	<CtrySubDvsn>		[0..1]		98
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]		98
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]		99

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

## 4.40 OrganisationIdentification4

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.14	BICOrBEI	<BICOrBEI>		[0..1]		72
9.1.15	Other	<Othr>		[0..*]	R[0..1]	73

Used in element(s)

"OrganisationIdentification" on page 74

### 4.40.1 BICOrBEI

XML Tag: BICOrBEI

Presence: [0..1]

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

**Datatype:** "AnyBICIdentifier" on page 132

## 4.40.2 Other

**XML Tag:** Othr

**Presence:** [0..\*]

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

The **Othr** block contains the following elements (see datatype "GenericOrganisationIdentification1" on page 64 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.16	Identification	<Id>		[1..1]		65
9.1.17	SchemeName	<SchmeNm>		[0..1]	<span style="color: orange;">❖</span>	65
9.1.20	Issuer	<Issr>		[0..1]	<span style="color: orange;">❖</span>	65

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

### Usage Guideline details

- on pain.001.001.03/GroupHeader/InitiatingParty/Identification/OrganisationIdentification/Other  
*This element has change repeatability, the maximum occurrence has been changed to : 1*

## 4.41 OrganisationIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.18	Code	<Cd>	{Or	[1..1]		74
9.1.19	Proprietary	<Prtry>	Or}	[1..1]		74

### Used in element(s)

"SchemeName" on page 65

## 4.41.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "ExternalOrganisationIdentification1Code" on page 155

## 4.41.2 Proprietary

*XML Tag:* Prtry







*Presence:* [1..1]


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



*Datatype:* "Max35Text" on page 163

## 4.42 Party6Choice

*Definition:* Nature or use of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.13	OrganisationIdentification	<OrgId>	{Or	[1..1]		74
9.1.21	PrivateIdentification	<PrvtId>	Or}	[1..1]		75

 ,  >> Note as not all **Party6Choice** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

**Used in element(s)**

"Identification" on page 77







## 4.42.1 OrganisationIdentification

*XML Tag:* OrgId

*Presence:* [1..1]

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

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification4" on page 72 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.14	BICOrBEI	<BICOrBEI>		[0..1]		72

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.15	Other	<Othr>		[0..*]	R[0..1]	73







## 4.42.2 PrivateIdentification

*XML Tag:* PrvtId

*Presence:* [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification5" on page 94 for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.22	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		94
9.1.27	Other	<Othr>		[0..*]		94









### Usage Guideline details

- This element(pain.001.001.03/GroupHeader/InitiatingParty/Identification/PrivateIdentification) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/Identification/PrivateIdentification) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/Identification/PrivateIdentification) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/Debtor/Identification/PrivateIdentification) will be ignored by the Receiver.

## 4.43 PartyIdentification32

*Definition:* Set of elements used to identify a person or an organisation.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]	 	76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76
9.1.12	Identification	<Id>		[0..1]	  	77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]	 	78

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.34	ContactDetails	<CtctDtls>		[0..1]	✧	78

✖, ✧ >> Note as not all **PartyIdentification32** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

#### Used in element(s)

"Creditor" on page 42, "Debtor" on page 87, "InitiatingParty" on page 69, "Invoicee" on page 115, "Invoicer" on page 114, "UltimateCreditor" on page 43, "UltimateDebtor" on page 89, "UltimateDebtor" on page 37

## 4.43.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 161

#### Usage Guideline details

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on **pain.001.001.03/PaymentInformation/Debtor/Name**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on **pain.001.001.03/PaymentInformation/Debtor/Name**  
**Comment:**  
Debtor Name is limited to 35 characters

## 4.43.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress6" on page 95 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	<AdrTp>		[0..1]	✧	96

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	<Dept>		[0..1]	✖	97
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	<SubDept>		[0..1]	✖	97
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	<StrtNm>		[0..1]		97
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	<BldgNb>		[0..1]		98
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	<PstCd>		[0..1]		98
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	<TwnNm>		[0..1]		98
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	<CtrySubDvsn>		[0..1]		98
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]	M	98
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]		99

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

#### Usage Guideline details

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*
- on **pain.001.001.03/PaymentInformation/Debtor/PostalAddress**  
*This element is now mandatory, the minimum occurrence has been changed to : 1*

## 4.43.3 Identification

XML Tag: Id


Presence: [0..1]



Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party6Choice" on page 74 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.13	OrganisationIdentification	<OrgId>	{Or	[1..1]		74

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.21	PrivateIdentification	<PrvtId>	Or}	[1..1]		75

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

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/UltimateDebtor/Identification) will be ignored by the Receiver.

- on pain.001.001.03/GroupHeader/InitiatingParty/Identification

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

- on pain.001.001.03/GroupHeader/InitiatingParty/Identification

- **HSBC\_InitiatingParty:**

Provide HSBC Connect Customer ID under /InitgPty/Id/OrgId/Othr/Id/. Alternatively, provide: BIC under /InitgPty/Id/OrgId/BICOrBEI/ or SIRET ID under /InitgPty/Id/OrgId/Othr/Id/

Please note that this information is mandatory for Host to Host and Swiftnet File Act submissions. While this information is not mandatory for HSBCnet File Upload we strongly encourage including it.

## 4.43.4 CountryOfResidence

XML Tag: CtryOfRes

Presence: [0..1]

**Definition:** Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

**Datatype:** "CountryCode" on page 146

#### Usage Guideline details

- This element(pain.001.001.03/GroupHeader/InitiatingParty/CountryOfResidence) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/CountryOfResidence) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/UltimateDebtor/CountryOfResidence) will be ignored by the Receiver.

## 4.43.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "[ContactDetails2](#)" on page 30 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.35	NamePrefix	<NmPrfx>		[0..1]		31
9.1.36	Name	<Nm>		[0..1]		31
9.1.37	PhoneNumber	<PhneNb>		[0..1]		31
9.1.38	MobileNumber	<MobNb>		[0..1]		31
9.1.39	FaxNumber	<FaxNb>		[0..1]		31
9.1.40	EmailAddress	<EmailAdr>		[0..1]		32
9.1.41	Other	<Othr>		[0..1]		32

#### Usage Guideline details

- This element(pain.001.001.03/GroupHeader/InitiatingParty/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/Debtor/ContactDetails) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/UltimateDebtor/ContactDetails) will be ignored by the Receiver.

## 4.44 PaymentIdentification1\_\_1

*Definition:* Set of elements used to provide further means of referencing a payment transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.29	InstructionIdentification	<InstrId>		[0..1]	⚠	80
2.30	EndToEndIdentification	<EndToEndId>		[1..1]	⚠	80

#### Used in element(s)

"[PaymentIdentification](#)" on page 34

## 4.44.1 InstructionIdentification

*XML Tag:* InstrId

*Presence:* [0..1]

*Definition:* Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

*Usage:* The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

*Datatype:* "Max35Text" on page 163

### Usage Guideline details

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/InstructionIdentification**

**Comment:**

This is the reference information used when there is no building society account number or building society roll number used.

## 4.44.2 EndToEndIdentification

*XML Tag:* EndToEndId

*Presence:* [1..1]

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

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

*Datatype:* "Max18Text 1" on page 162

### Usage Guideline details

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification**

Type changed to: Max18Text 1 on page 162

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification**

– **HSBC\_EndToEndIdentification:**

End to End Identification is a Unique transaction reference. A maximum length of 18 chars is supported by FPS. If a longer ID is provided it will be truncated.

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentIdentification/EndToEndIdentification**

**Comment:**

End to End Identification is a Unique transaction reference. A maximum length of 18 chars is supported by FPS. If a longer ID is provided it will be truncated.

## 4.45 PaymentInstructionInformation3\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.1	PaymentInformationIdentification	<PmtInId>		[1..1]	⚠️	84
2.2	PaymentMethod	<PmtMtd>		[1..1]		85
2.3	BatchBooking	<BtchBookg>		[0..1]		85
2.4	NumberOfTransactions	<NbOfTx>		[0..1]		85
2.5	ControlSum	<CtrlSum>		[0..1]		85
2.6	PaymentTypeInformation	<PmtTpInf>		[0..1]	⚠️	85
2.17	RequestedExecutionDate	<ReqdExctnDt>		[1..1]	⚠️	86
2.18	PoolingAdjustmentDate	<PoolgAdjstmntDt>		[0..1]	🟡	86
2.19	Debtor	<Dbtr>		[1..1]		87
2.20	DebtorAccount	<DbtrAcct>		[1..1]		87
2.21	DebtorAgent	<DbtrAgt>		[1..1]	⚠️	87
2.22	DebtorAgentAccount	<DbtrAgtAcct>		[0..1]	🟡	88
2.23	UltimateDebtor	<UltmtDbtr>		[0..1]		89
2.24	ChargeBearer	<ChrgBr>		[0..1]		89
2.25	ChargesAccount	<ChrgsAcct>		[0..1]	🟡	89
2.26	ChargesAccountAgent	<ChrgsAcctAgt>		[0..1]	🟡	90
2.27	CreditTransferTransactionInformation	<CdtTrfTxInf>		[1..*]		90

### Rules

#### R1 PaymentTypeInformationRule ✓

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

Error handling:

- Error severity: Fatal
- Error Code: X00009

- *Error Text:* Invalid message content for payment type information.

**R2 ChequeInstructionRule ✓**

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

Error handling:

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

**R3 ChargesAccountRule ✓**

If ChargesAccountAgent is present, then ChargesAccount must be present.

Error handling:

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

**R4 ChargesAccountAgentRule**

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

Error handling: Undefined

**R5 ChargeBearerRule ✓**

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

Error handling:

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

**R6 UltimateDebtorRule ✓**

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

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

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

Error handling:

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

#### **R7 ChequeAndCreditorAccountRule ✓**

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

Error handling:

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

#### **R8 ChequeDeliveryAndCreditorAgentRule ✓**

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent must be present.

Error handling:

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

#### **R9 ChequeDeliveryAndNoCreditorAgentRule ✓**

If PaymentMethod is CHK and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

Error handling:

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

#### **R10 NonChequePaymentMethodRule**

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

Error handling:

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

#### **R11 ChequeNoDeliveryAndNoCreditorAgentRule ✓**

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

Error handling:

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

## Guidelines

### 1. UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

### 2. ChequeInstructionDeliverToDebtorGuideline

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

### 3. ChequeInstructionDeliverToCreditorGuideline

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

### 4. ChequeInstructionDeliverToCreditorAgentGuideline

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

### 5. ChequeFromGuideline

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

## Used in element(s)

"PaymentInformation" on page 6

## 4.45.1 PaymentInformationIdentification

*XML Tag:* PmtInfId

*Presence:* [1..1]

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

*Datatype:* "Max18Text" on page 162

## Usage Guideline details

- on pain.001.001.03/PaymentInformation/PaymentInformationIdentification

**Type changed to:** [Max18Text on page 162](#)

- on [pain.001.001.03/PaymentInformation/PaymentInformationIdentification](#)
  - **HSBC\_PaymentInformationIdentification:**

Payment Information Identification is a Batch reference number. This reference will be the debit reference reported on the account statement. Whether a batch of one or many

## 4.45.2 PaymentMethod

*XML Tag:* PmtMtd

*Presence:* [1..1]

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

*Datatype:* ["PaymentMethod3Code" on page 166](#)

## 4.45.3 BatchBooking

*XML Tag:* BtchBookg

*Presence:* [0..1]

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

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

*Datatype:* ["BatchBookingIndicator" on page 135](#)

## 4.45.4 NumberOfTransactions

*XML Tag:* NbOfTxS

*Presence:* [0..1]

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

*Datatype:* ["Max15NumericText" on page 162](#)

## 4.45.5 ControlSum

*XML Tag:* CtrlSum

*Presence:* [0..1]

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

*Datatype:* ["DecimalNumber" on page 147](#)

## 4.45.6 PaymentTypeInformation

*XML Tag:* PmtTpInf

*Presence:* [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "[PaymentTypeInformation19\\_1](#)" on page 91 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.7 , 2.32	InstructionPriority	<InstrPrty>		[0..1]		92
2.8 , 2.33	ServiceLevel	<SvcLvl>		[0..1]		92
2.11 , 2.36	LocalInstrument	<LclInstrm>		[0..1]		93
2.14 , 2.39	CategoryPurpose	<CtgyPurp>		[0..1]		93

#### Usage Guideline details

- on [pain.001.001.03/PaymentInformation/PaymentTypeInformation](#)

**Comment:**

Based on the debit reference indicator setup on Connect, beneficiaries will receive either the EndtoEnd Id or Instruction Id. Please contact your implementation manager to discuss the debit reference setup.

## 4.45.7 RequestedExecutionDate

*XML Tag:* ReqdExctnDt

*Presence:* [1..1]

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

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

*Datatype:* "[ISODate](#)" on page 158

#### Usage Guideline details

- on [pain.001.001.03/PaymentInformation/RequestedExecutionDate](#)

**Comment:**

Must be current day, i.e. same as day of file transmission

## 4.45.8 PoolingAdjustmentDate

*XML Tag:* PoolgAdjstmntDt

*Presence:* [0..1]

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

*Datatype:* "[ISODate](#)" on page 158

## Usage Guideline details

- This element(**pain.001.001.03/PaymentInformation/PoolingAdjustmentDate**) will be ignored by the Receiver.







## 4.45.9 Debtor





*XML Tag:* Dbtr

*Presence:* [1..1]

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

The **Dbtr** block contains the following elements (see datatype "[PartyIdentification32](#)" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]	 	76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76
9.1.12	Identification	<Id>		[0..1]		77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		78
9.1.34	ContactDetails	<CtctDtls>		[0..1]		78







## 4.45.10 DebtorAccount




*XML Tag:* DbtrAcct

*Presence:* [1..1]

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

The **DbtrAcct** block contains the following elements (see datatype "[CashAccount16](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		18
1.1.8	Type	<Tp>		[0..1]		18
1.1.11	Currency	<Ccy>		[0..1]		19
1.1.12	Name	<Nm>		[0..1]		19







## 4.45.11 DebtorAgent

*XML Tag:* DbtrAgt

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification4](#)" on page 13 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		13
6.1.25	BranchIdentification	<BrnchId>		[0..1]		14

#### Usage Guideline details

- on [pain.001.001.03/PaymentInformation/DebtorAgent](#)

- **HSBC\_DebtorAgent:**

Debtor agent can be supplied as Swift BIC or domestic routing code.  
Domestic routing code is required if domestic account number is quoted







## 4.45.12 DebtorAgentAccount

*XML Tag:* DbtrAgtAcct

*Presence:* [0..1]

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

The **DbtrAgtAcct** block contains the following elements (see datatype "[CashAccount16](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		18
1.1.8	Type	<Tp>		[0..1]		18
1.1.11	Currency	<Ccy>		[0..1]		19
1.1.12	Name	<Nm>		[0..1]		19

#### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/DebtorAgentAccount](#)) will be ignored by the Receiver.

## 4.45.13 UltimateDebtor

*XML Tag:* UltmtDbtr

*Presence:* [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "[PartyIdentification32](#)" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76
9.1.12	Identification	<Id>		[0..1]		77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		78
9.1.34	ContactDetails	<CtctDtls>		[0..1]		78

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

## 4.45.14 ChargeBearer

*XML Tag:* ChrgBr

*Presence:* [0..1]

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

*Datatype:* "[ChargeBearerType1Code](#)" on page 140

## 4.45.15 ChargesAccount

*XML Tag:* ChrgsAcct

*Presence:* [0..1]

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

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

The **ChrgsAcct** block contains the following elements (see datatype "[CashAccount16](#)" on page 18 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
1.1.0	Identification	<Id>		[1..1]		18
1.1.8	Type	<Tp>		[0..1]		18
1.1.11	Currency	<Ccy>		[0..1]		19
1.1.12	Name	<Nm>		[0..1]		19

**Usage Guideline details**

- This element(pain.001.001.03/PaymentInformation/ChargesAccount) will be ignored by the Receiver.

## 4.45.16 ChargesAccountAgent







XML Tag: ChrgsAcctAgt

Presence: [0..1]

Definition: Agent that services a charges account.

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

The **ChrgsAcctAgt** block contains the following elements (see datatype "[BranchAndFinancialInstitutionIdentification4](#)" on page 13 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
6.1.0	FinancialInstitutionIdentification	<FinInstnId>		[1..1]		13
6.1.25	BranchIdentification	<BrnchId>		[0..1]		14

**Usage Guideline details**

- This element(pain.001.001.03/PaymentInformation/ChargesAccountAgent) will be ignored by the Receiver.







## 4.45.17 CreditTransferTransactionInformation

















XML Tag: CdtTrfTxInf



Presence: [1..\*]

Definition: Set of elements used to provide information on the individual transaction(s) included in the message.

The **CdtTrfTxInf** block contains the following elements (see datatype "[CreditTransferTransactionInformation10](#)" on page 32 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.28	PaymentIdentification	<PmtId>		[1..1]		34
2.31	PaymentTypeInfo	<PmtTpInf>		[0..1]		35
2.42	Amount	<Amt>		[1..1]		35
2.47	ExchangeRateInformation	<XchgRateInf>		[0..1]	 	36
2.51	ChargeBearer	<ChrgBr>		[0..1]		36
2.52	ChequeInstruction	<ChqInstr>		[0..1]		36
2.70	UltimateDebtor	<UltmtDbtr>		[0..1]		37
2.71	IntermediaryAgent1	<IntrmyAgt1>		[0..1]		37
2.72	IntermediaryAgent1Account	<IntrmyAgt1Acct>		[0..1]		38
2.73	IntermediaryAgent2	<IntrmyAgt2>		[0..1]		38
2.74	IntermediaryAgent2Account	<IntrmyAgt2Acct>		[0..1]		39
2.75	IntermediaryAgent3	<IntrmyAgt3>		[0..1]		40
2.76	IntermediaryAgent3Account	<IntrmyAgt3Acct>		[0..1]		40
2.77	CreditorAgent	<CdtrAgt>		[0..1]		41
2.78	CreditorAgentAccount	<CdtrAgtAcct>		[0..1]		41
2.79	Creditor	<Cdtr>		[0..1]	 	42
2.80	CreditorAccount	<CdtrAcct>		[0..1]		42
2.81	UltimateCreditor	<UltmtCdtr>		[0..1]		43
2.82	InstructionForCreditorAgent	<InstrForCdtrAgt>		[0..*]		43
2.85	InstructionForDebtorAgent	<InstrForDbtrAgt>		[0..1]		44
2.86	Purpose	<Purp>		[0..1]		44
2.89	RegulatoryReporting	<RgltryRptg>		[0..10]		44
2.90	Tax	<Tax>		[0..1]		45
2.91	RelatedRemittanceInformation	<RltdRmtInf>		[0..10]		45
2.98	RemittanceInformation	<RmtInf>		[0..1]		46

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

## 4.46 PaymentTypeInfo19\_\_1

*Definition:* Set of elements used to provide further details of the type of payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.7 , 2.32	InstructionPriority	<InstrPrty>		[0..1]	⬜	92
2.8 , 2.33	ServiceLevel	<SvcLvl>		[0..1]	🚫 ⚠	92
2.11 , 2.36	LocalInstrument	<LclInstrm>		[0..1]		93
2.14 , 2.39	CategoryPurpose	<CtgyPurp>		[0..1]		93

🚫 , ⬜ >> Note as not all **PaymentTypeInfo19\_\_1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

#### Used in element(s)

"PaymentTypeInfoInformation" on page 85, "PaymentTypeInfoInformation" on page 35

## 4.46.1 InstructionPriority

*XML Tag:* InstrPrty

*Presence:* [0..1]

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

*Datatype:* "Priority2Code" on page 168

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInfoInformation/InstructionPriority) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/PaymentTypeInfoInformation/InstructionPriority) will be ignored by the Receiver.

## 4.46.2 ServiceLevel



*XML Tag:* SvcLvl

*Presence:* [0..1]

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

The **SvcLvl** block contains the following elements (see datatype "ServiceLevel8Choice\_\_1" on page 110 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.9 , 2.34	Code	<Cd>	{Or}	[1..1]		110
2.10 , 2.35	Proprietary	<Prtry>	Or}	[1..1]		110

#### Usage Guideline details

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel) will be ignored by the Receiver.**
- **on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel**  
**Comment:**  
Please provide Service Level Code at batch level and not at transaction level.
- **on pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel**  
**Comment:**  
It is mandatory to provide Service Level at Payment-Information level.

## 4.46.3 LocalInstrument







*XML Tag:* LclInstrm

*Presence:* [0..1]

*Definition:* User community specific instrument.

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

The **LclInstrm** block contains the following elements (see datatype "[LocalInstrument2Choice](#)" on page 70 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.12 , 2.37	Code	<Cd>	{Or}	[1..1]		70
2.13 , 2.38	Proprietary	<Prtry>	Or}	[1..1]		71

## 4.46.4 CategoryPurpose







*XML Tag:* CtgPurp

*Presence:* [0..1]

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

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







The **CtgPurp** block contains the following elements (see datatype "[CategoryPurpose1Choice](#)" on page 23 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.15 , 2.40	Code	<Cd>	{Or	[1..1]		23
2.16 , 2.41	Proprietary	<Prtry>	Or}	[1..1]		23

## 4.47 PersonIdentification5

*Definition:* Unique and unambiguous way to identify a person.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.22	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		[0..1]		94
9.1.27	Other	<Othr>		[0..*]		94

Used in element(s)

"PrivateIdentification" on page 75







### 4.47.1 DateAndPlaceOfBirth

*XML Tag:* DtAndPlcOfBirth

*Presence:* [0..1]

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

The **DtAndPlcOfBirth** block contains the following elements (see datatype "DateAndPlaceOfBirth" on page 49 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.23	BirthDate	<BirthDt>		[1..1]		50
9.1.24	ProvinceOfBirth	<PrvcOfBirth>		[0..1]		50
9.1.25	CityOfBirth	<CityOfBirth>		[1..1]		50
9.1.26	CountryOfBirth	<CtryOfBirth>		[1..1]		50







### 4.47.2 Other

*XML Tag:* Othr

*Presence:* [0..\*]

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







The **Othr** block contains the following elements (see datatype "[GenericPersonIdentification1](#)" on page 66 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.28	Identification	<Id>		[1..1]		66
9.1.29	SchemeName	<SchmeNm>		[0..1]		66
9.1.32	Issuer	<Issr>		[0..1]		67

## 4.48 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.30	Code	<Cd>	{Or	[1..1]		95
9.1.31	Proprietary	<Prtry>	Or}	[1..1]		95

Used in element(s)

"[SchemeName](#)" on page 66

### 4.48.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

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

*Datatype:* "[ExternalPersonIdentification1Code](#)" on page 156

### 4.48.2 Proprietary

*XML Tag:* Prtry







*Presence:* [1..1]




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



*Datatype:* "[Max35Text](#)" on page 163

## 4.49 PostalAddress6

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.2 , 6.1.9 , 6.1.29 , 10.1.0	AddressType	<AdrTp>		[0..1]		96
9.1.3 , 6.1.10 , 6.1.30 , 10.1.1	Department	<Dept>		[0..1]		97
9.1.4 , 6.1.11 , 6.1.31 , 10.1.2	SubDepartment	<SubDept>		[0..1]		97
9.1.5 , 6.1.12 , 6.1.32 , 10.1.3	StreetName	<StrtNm>		[0..1]		97
9.1.6 , 6.1.13 , 6.1.33 , 10.1.4	BuildingNumber	<BldgNb>		[0..1]		98
9.1.7 , 6.1.14 , 6.1.34 , 10.1.5	PostCode	<PstCd>		[0..1]		98
9.1.8 , 6.1.15 , 6.1.35 , 10.1.6	TownName	<TwnNm>		[0..1]		98
9.1.9 , 6.1.16 , 6.1.36 , 10.1.7	CountrySubDivision	<CtrySubDvsn>		[0..1]		98
9.1.10 , 6.1.17 , 6.1.37 , 10.1.8	Country	<Ctry>		[0..1]	<b>M</b>	98
9.1.11 , 6.1.18 , 6.1.38 , 10.1.9	AddressLine	<AdrLine>		[0..7]		99

 ,  >> Note as not all **PostalAddress6** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

#### Used in element(s)

"Address" on page 71, "PostalAddress" on page 58, "PostalAddress" on page 17, "PostalAddress" on page 76, "PostalAddress" on page 55

## 4.49.1 AddressType

*XML Tag:* AdrTp

*Presence:* [0..1]

*Definition:* Identifies the nature of the postal address.

*Datatype:* "AddressType2Code" on page 131

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/AddressType) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) will be ignored by the Receiver.

- This element(`pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/AddressType`) will be ignored by the Receiver.
- This element(`pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationPostalAddress/Address/AddressType`) will be ignored by the Receiver.
- This element(`pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor/PostalAddress/AddressType`) will be ignored by the Receiver.
- This element(`pain.001.001.03/PaymentInformation/Debtor/PostalAddress/AddressType`) will be ignored by the Receiver.
- This element(`pain.001.001.03/PaymentInformation/UltimateDebtor/PostalAddress/AddressType`) will be ignored by the Receiver.

## 4.49.2 Department

*XML Tag:* Dept

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 164

### Usage Guideline details

- This element(`pain.001.001.03/PaymentInformation/UltimateDebtor/PostalAddress/Department`) will be ignored by the Receiver.

## 4.49.3 SubDepartment

*XML Tag:* SubDept

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 164

### Usage Guideline details

- This element(`pain.001.001.03/PaymentInformation/UltimateDebtor/PostalAddress/SubDepartment`) will be ignored by the Receiver.

## 4.49.4 StreetName

*XML Tag:* StrtNm

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max70Text" on page 164

## 4.49.5 BuildingNumber

*XML Tag:* BldgNb

*Presence:* [0..1]

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

*Datatype:* "Max16Text" on page 162

## 4.49.6 PostCode

*XML Tag:* PstCd

*Presence:* [0..1]

*Definition:* Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

*Datatype:* "Max16Text" on page 162

## 4.49.7 TownName

*XML Tag:* TwnNm

*Presence:* [0..1]

*Definition:* Name of a built-up area, with defined boundaries, and a local government.

*Datatype:* "Max35Text" on page 163

## 4.49.8 CountrySubDivision

*XML Tag:* CtrySubDvsn

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 163

## 4.49.9 Country

*XML Tag:* Ctry

*Presence:* [0..1]

*Definition:* Nation with its own government.

*Datatype:* "CountryCode" on page 146

### Usage Guideline details

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress/Country**

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

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- on pain.001.001.03/PaymentInformation/Debtor/PostalAddress/Country

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

- on pain.001.001.03/PaymentInformation/DebtorAgent/FinancialInstitutionIdentification/Postal-Address/Country

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

## 4.49.10 AddressLine

XML Tag: AdrLine

Presence: [0..7]







**Definition:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

**Datatype:** "Max70Text" on page 164

## 4.50 Purpose2Choice

**Definition:** Specifies the underlying reason for the payment transaction.

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.87	Code	<Cd>	{Or	[1..1]		99
2.88	Proprietary	<Prtry>	Or}	[1..1]		99

**Used in element(s)**

"Purpose" on page 44

### 4.50.1 Code

XML Tag: Cd

Presence: [1..1]

**Definition:** Underlying reason for the payment transaction, as published in an external purpose code list.

**Datatype:** "ExternalPurpose1Code" on page 157

### 4.50.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

**Definition:** Purpose, in a proprietary form.

Datatype: "Max35Text" on page 163

## 4.51 ReferredDocumentInformation3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.102	Type	<Tp>		[0..1]		100
2.107	Number	<Nb>		[0..1]	⬜	100
2.108	RelatedDate	<RltdDt>		[0..1]	⬜	101

Used in element(s)

"ReferredDocumentInformation" on page 113

### 4.51.1 Type

XML Tag: Tp

Presence: [0..1]

*Definition:* Specifies the type of referred document.

The **Tp** block contains the following elements (see datatype "ReferredDocumentType2" on page 102 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.103	CodeOrProprietary	<CdOrPrtry>		[1..1]		102
2.106	Issuer	<Issr>		[0..1]	⬜	102

### 4.51.2 Number

XML Tag: Nb

Presence: [0..1]

*Definition:* Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 163

Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/Number) will be ignored by the Receiver.

## 4.51.3 RelatedDate

*XML Tag:* RltdDt

*Presence:* [0..1]

*Definition:* Date associated with the referred document.







*Datatype:* ["ISODate" on page 158](#)


### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/RelatedDate](#)) will be ignored by the Receiver.

## 4.52 ReferredDocumentType1Choice

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.104	Code	<Cd>	{Or	[1..1]		101
2.105	Proprietary	<Prtry>	Or}	[1..1]		101

### Used in element(s)

["CodeOrProprietary" on page 102](#)

### 4.52.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Document type in a coded form.

*Datatype:* ["DocumentType5Code" on page 148](#)

### 4.52.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 163](#)

## Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/Type/CodeOrProprietary/Proprietary](#)) will be ignored by the Receiver.

## 4.53 ReferredDocumentType2

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.103	CodeOrProprietary	<CdOrPrtry>		[1..1]		102
2.106	Issuer	<Issr>		[0..1]	🔹	102

Used in element(s)

"Type" on page 100

### 4.53.1 CodeOrProprietary

*XML Tag:* CdOrPrtry

*Presence:* [1..1]

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

The **CdOrPrtry** block contains the following elements (see datatype "[ReferredDocumentType1Choice](#)" on page 101 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.104	Code	<Cd>	{Or	[1..1]		101
2.105	Proprietary	<Prtry>	Or}	[1..1]	🔹	101

### 4.53.2 Issuer

*XML Tag:* Issr

*Presence:* [0..1]

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







*Datatype:* "[Max35Text](#)" on page 163

## Usage Guideline details

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentInformation/Type/Issuer**) will be ignored by the Receiver.

## 4.54 RegulatoryAuthority2

*Definition:* Entity requiring the regulatory reporting information.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.2	Name	<Nm>		[0..1]		103
11.1.3	Country	<Ctry>		[0..1]		103

Used in element(s)

"Authority" on page 104

### 4.54.1 Name

*XML Tag:* Nm

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 161

### 4.54.2 Country

*XML Tag:* Ctry







*Presence:* [0..1]


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

*Datatype:* "CountryCode" on page 146

## 4.55 RegulatoryReporting3

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.0	DebitCreditReportingIndicator	<DbtCdtRptgInd>		[0..1]		104
11.1.1	Authority	<Authrty>		[0..1]		104

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.4	Details	<Dtls>		[0..*]		104

**Used in element(s)**

"RegulatoryReporting" on page 44

## 4.55.1 DebitCreditReportingIndicator

XML Tag: DbtCdtRptgInd

Presence: [0..1]

**Definition:** Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

**Datatype:** "RegulatoryReportingType1Code" on page 169







## 4.55.2 Authority

XML Tag: Authrty

Presence: [0..1]

**Definition:** Entity requiring the regulatory reporting information.

The **Authrty** block contains the following elements (see datatype "RegulatoryAuthority2" on page 103 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.2	Name	<Nm>		[0..1]		103
11.1.3	Country	<Ctry>		[0..1]		103

**Usage Guideline details**

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/Authority) will be ignored by the Receiver.







## 4.55.3 Details

XML Tag: Dtls

Presence: [0..\*]

**Definition:** Set of elements used to provide details on the regulatory reporting information.







The **Dtls** block contains the following elements (see datatype "StructuredRegulatoryReporting3" on page 111 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.5	Type	<Tp>		[0..1]	✦	111
11.1.6	Date	<Dt>		[0..1]	✦	111
11.1.7	Country	<Ctry>		[0..1]	✦	112
11.1.8	Code	<Cd>		[0..1]		112
11.1.9	Amount	<Amt>		[0..1]		112
11.1.10	Information	<Inf>		[0..*]		112

## 4.56 RemittanceAmount1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.110	DuePayableAmount	<DuePyblAmt>		[0..1]		105
2.111	DiscountAppliedAmount	<DscntApldAmt>		[0..1]		105
2.112	CreditNoteAmount	<CdtNoteAmt>		[0..1]		106
2.113	TaxAmount	<TaxAmt>		[0..1]	✦	106
2.114	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]	✦	106
2.119	RemittedAmount	<RmtdAmt>		[0..1]		107

Used in element(s)

"ReferredDocumentAmount" on page 113

### 4.56.1 DuePayableAmount

*XML Tag:* DuePyblAmt

*Presence:* [0..1]

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 130

### 4.56.2 DiscountAppliedAmount

*XML Tag:* DscntApldAmt

*Presence:* [0..1]

*Definition:* Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 130

### 4.56.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 130

### 4.56.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Quantity of cash resulting from the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 130

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentAmount/TaxAmount) will be ignored by the Receiver.







### 4.56.5 AdjustmentAmountAndReason

XML Tag: AdjstmntAmtAndRsn

Presence: [0..\*]

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

The **AdjstmntAmtAndRsn** block contains the following elements (see datatype "DocumentAdjustment1" on page 51 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.115	Amount	<Amt>		[1..1]		51
2.116	CreditDebitIndicator	<CdtDbtInd>		[0..1]		51
2.117	Reason	<Rsn>		[0..1]		51
2.118	AdditionalInformation	<AddtlInf>		[0..1]		52

## Usage Guideline details

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/ReferredDocumentAmount/AdjustmentAmountAndReason**) will be ignored by the Receiver.

## 4.56.6 RemittedAmount

*XML Tag:* RmtdAmt







*Presence:* [0..1]



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

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

## 4.57 RemittanceInformation5\_\_1

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.99	Unstructured	<Ustrd>		[0..*]		107
2.100	Structured	<Strd>		[0..*]		108

## Used in element(s)

["RemittanceInformation" on page 46](#)

### 4.57.1 Unstructured

*XML Tag:* Ustrd

*Presence:* [0..\*]

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

*Datatype:* ["Max139Text" on page 161](#)

## Usage Guideline details

- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured**  
Type changed to: [Max139Text on page 161](#)
- on **pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured**  
– **HSBC\_Unstructured:**

1 line of 140 characters can be transmitted to the beneficiary - however, HSBC can only send 139 received characters, as HSBC needs to add 1 control character at the end of the line

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Unstructured

**Comment:**

Please note that this data is passed on to the counter party bank but the counter party bank may not necessarily pass on this data to the beneficiary. Most banks will pass on the EndtoEnId/Instruction Id to their beneficiaries.

## 4.57.2 Structured

*XML Tag:* Strd

*Presence:* [0..\*]

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

The **Strd** block contains the following elements (see datatype "StructuredRemittanceInformation7" on page 113 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.101	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		113
2.109	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		113
2.120	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		114
2.127	Invoicer	<Invcr>		[0..1]	⚡	114
2.128	Invoicee	<Invcee>		[0..1]	⚡	115
2.129	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]	⚡	115

### Usage Guideline details

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured


**Comment:**

Please refer to the COS MIG, or the Advising MIG

## 4.58 RemittanceLocation2

*Definition:* Set of elements used to provide information on the remittance advice.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.92	RemittanceIdentification	<RmtId>		[0..1]		109
2.93	RemittanceLocationMethod	<RmtLctnMtd>		[0..1]		109
2.94	RemittanceLocationElectronicAddress	<RmtLctnElctrncAdr>		[0..1]		109
2.95	RemittanceLocationPostalAddress	<RmtLctnPstlAdr>		[0..1]		109

**Used in element(s)**

"RelatedRemittanceInformation" on page 45

## 4.58.1 RemittanceIdentification

*XML Tag:* RmtId

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

*Datatype:* "Max35Text" on page 163

**Usage Guideline details**

- on pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceIdentification

**Comment:**

Refer to Advising Appendix

## 4.58.2 RemittanceLocationMethod

*XML Tag:* RmtLctnMtd

*Presence:* [0..1]

*Definition:* Method used to deliver the remittance advice information.

*Datatype:* "RemittanceLocationMethod2Code" on page 170

## 4.58.3 RemittanceLocationElectronicAddress

*XML Tag:* RmtLctnElctrncAdr

*Presence:* [0..1]

*Definition:* Electronic address to which an agent is to send the remittance information.

*Datatype:* "Max2048Text" on page 163

## 4.58.4 RemittanceLocationPostalAddress

*XML Tag:* RmtLctnPstlAdr

*Presence:* [0..1]

*Definition:* Postal address to which an agent is to send the remittance information.

The **RmtLctnPstIAdr** block contains the following elements (see datatype "[NameAndAddress10](#)" on page 71 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.56 , 2.62 , 2.96	Name	<Nm>		[1..1]		71
2.57 , 2.63 , 2.97	Address	<Adr>		[1..1]		71

## 4.59 ServiceLevel8Choice\_\_1

*Definition:* Specifies the service level of the transaction.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.9 , 2.34	Code	<Cd>	{Or	[1..1]		110
2.10 , 2.35	Proprietary	<Prtry>	Or}	[1..1]		110

**Used in element(s)**

"[ServiceLevel](#)" on page 92

### 4.59.1 Code

*XML Tag:* Cd

*Presence:* [1..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

*Datatype:* "[HSBC UKFASTERPAYMENTS ServiceLevel.Code](#)" on page 157

**Usage Guideline details**

- on [pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentType-Information/ServiceLevel/Code](#)  
Type changed to: [HSBC UKFASTERPAYMENTS ServiceLevel.Code](#) on page 157
- on [pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel/Code](#)  
Type changed to: [HSBC UKFASTERPAYMENTS ServiceLevel.Code](#) on page 157

### 4.59.2 Proprietary

*XML Tag:* Prtry

*Presence:* [1..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

*Datatype:* "Max35Text" on page 163

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/PaymentTypeInformation/ServiceLevel/Proprietary) is removed.
- This element(pain.001.001.03/PaymentInformation/PaymentTypeInformation/ServiceLevel/Proprietary) is removed.

## 4.60 StructuredRegulatoryReporting3

*Definition:* Information needed due to regulatory and statutory requirements.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
11.1.5	Type	<Tp>		[0..1]	◇	111
11.1.6	Date	<Dt>		[0..1]	◇	111
11.1.7	Country	<Ctry>		[0..1]	◇	112
11.1.8	Code	<Cd>		[0..1]		112
11.1.9	Amount	<Amt>		[0..1]		112
11.1.10	Information	<Inf>		[0..*]		112

Used in element(s)

"Details" on page 104

### 4.60.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

*Definition:* Specifies the type of the information supplied in the regulatory reporting details.

*Datatype:* "Max35Text" on page 163

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/Details/Type) will be ignored by the Receiver.

### 4.60.2 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date related to the specified type of regulatory reporting details.

*Datatype:* "ISODate" on page 158

**Usage Guideline details**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/Details/Date) will be ignored by the Receiver.**

### 4.60.3 Country

*XML Tag:* Ctry

*Presence:* [0..1]

*Definition:* Country related to the specified type of regulatory reporting details.

*Datatype:* "CountryCode" on page 146

**Usage Guideline details**

- **This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/Details/Country) will be ignored by the Receiver.**

### 4.60.4 Code

*XML Tag:* Cd

*Presence:* [0..1]

*Definition:* Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

*Datatype:* "Max10Text" on page 160

### 4.60.5 Amount

*XML Tag:* Amt

*Presence:* [0..1]

*Definition:* Amount of money to be reported for regulatory and statutory requirements.

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 130

### 4.60.6 Information

*XML Tag:* Inf

*Presence:* [0..\*]

*Definition:* Additional details that cater for specific domestic regulatory requirements.

*Datatype:* "Max35Text" on page 163

## 4.61 StructuredRemittanceInformation7

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

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.101	ReferredDocumentInformation	<RfrdDocInf>		[0..*]		113
2.109	ReferredDocumentAmount	<RfrdDocAmt>		[0..1]		113
2.120	CreditorReferenceInformation	<CdtrRefInf>		[0..1]		114
2.127	Invoicer	<Invcr>		[0..1]	⬜	114
2.128	Invoicee	<Invcee>		[0..1]	⬜	115
2.129	AdditionalRemittanceInformation	<AddtlRmtInf>		[0..3]	⬜	115

Used in element(s)

"Structured" on page 108

### 4.61.1 ReferredDocumentInformation

XML Tag: RfrdDocInf

Presence: [0..\*]

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

The **RfrdDocInf** block contains the following elements (see datatype "[ReferredDocumentInformation3](#)" on page 100 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.102	Type	<Tp>		[0..1]		100
2.107	Number	<Nb>		[0..1]	⬜	100
2.108	RelatedDate	<RltdDt>		[0..1]	⬜	101







### 4.61.2 ReferredDocumentAmount



XML Tag: RfrdDocAmt

Presence: [0..1]

*Definition:* Set of elements used to provide details on the amounts of the referred document.

The **RfrdDocAmt** block contains the following elements (see datatype "[RemittanceAmount1](#)" on page 105 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.110	DuePayableAmount	<DuePyblAmt>		[0..1]		105
2.111	DiscountAppliedAmount	<DscntApldAmt>		[0..1]		105
2.112	CreditNoteAmount	<CdtNoteAmt>		[0..1]		106
2.113	TaxAmount	<TaxAmt>		[0..1]		106
2.114	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		106
2.119	RemittedAmount	<RmtdAmt>		[0..1]		107







### 4.61.3 CreditorReferenceInformation


XML Tag: CdtrRefInf

Presence: [0..1]

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

The **CdtrRefInf** block contains the following elements (see datatype "CreditorReferenceInformation2" on page 46 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
2.121	Type	<Tp>		[0..1]		47
2.126	Reference	<Ref>		[0..1]		47







### 4.61.4 Invoicer

XML Tag: Invcr

Presence: [0..1]

*Definition:* Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

The **Invcr** block contains the following elements (see datatype "PartyIdentification32" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.12	Identification	<Id>		[0..1]		77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		78
9.1.34	ContactDetails	<CtctDtls>		[0..1]		78

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicer) will be ignored by the Receiver.







## 4.61.5 Invoicee

*XML Tag:* Invoicee

*Presence:* [0..1]

*Definition:* Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

The **Invoicee** block contains the following elements (see datatype "PartyIdentification32" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
9.1.0	Name	<Nm>		[0..1]		76
9.1.1	PostalAddress	<PstlAdr>		[0..1]		76
9.1.12	Identification	<Id>		[0..1]		77
9.1.33	CountryOfResidence	<CtryOfRes>		[0..1]		78
9.1.34	ContactDetails	<CtctDtls>		[0..1]		78

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/Invoicee) will be ignored by the Receiver.

## 4.61.6 AdditionalRemittanceInformation

*XML Tag:* AddtlRmtInf

*Presence:* [0..3]

*Definition:* Additional information, in free text form, to complement the structured remittance information.







*Datatype:* "Max140Text" on page 161


## Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RemittanceInformation/Structured/AdditionalRemittanceInformation](#)) will be ignored by the Receiver.

## 4.62 TaxAmount1

*Definition:* Set of elements used to provide information on the tax amount(s) of tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.32	Rate	<Rate>		[0..1]		116
13.1.33	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		116
13.1.34	TotalAmount	<TtlAmt>		[0..1]		116
13.1.35	Details	<Dtls>		[0..*]		117

Used in element(s)

["TaxAmount" on page 127](#)

### 4.62.1 Rate

*XML Tag:* Rate

*Presence:* [0..1]

*Definition:* Rate used to calculate the tax.

*Datatype:* ["PercentageRate" on page 168](#)

### 4.62.2 TaxableBaseAmount

*XML Tag:* TaxblBaseAmt

*Presence:* [0..1]

*Definition:* Amount of money on which the tax is based.

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

### 4.62.3 TotalAmount

*XML Tag:* TtlAmt

*Presence:* [0..1]

*Definition:* Total amount that is the result of the calculation of the tax for the record.

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

## Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Record/TaxAmount/TotalAmount) will be ignored by the Receiver.







## 4.62.4 Details


*XML Tag:* Dtls



*Presence:* [0..\*]

*Definition:* Set of elements used to provide details on the tax period and amount.

The **Dtls** block contains the following elements (see datatype "[TaxRecordDetails1](#)" on page 127 for details)







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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.36	Period	<Prd>		[0..1]		128
13.1.42	Amount	<Amt>		[1..1]		128

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

## 4.63 TaxAuthorisation1

*Definition:* Details of the authorised tax paying party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.9	Title	<Titl>		[0..1]		117
13.1.10	Name	<Nm>		[0..1]		118

**Used in element(s)**

"[Authorisation](#)" on page 123

### 4.63.1 Title

*XML Tag:* Titl

*Presence:* [0..1]

*Definition:* Title or position of debtor or the debtor's authorised representative.

*Datatype:* "[Max35Text](#)" on page 163

## 4.63.2 Name

*XML Tag:* Nm







*Presence:* [0..1]



*Definition:* Name of the debtor or the debtor's authorised representative.

*Datatype:* "Max140Text" on page 161

## 4.64 TaxInformation3

*Definition:* Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.0	Creditor	<Cdtr>		[0..1]		118
13.1.4	Debtor	<Dbtr>		[0..1]		119
13.1.11	AdministrationZone	<AdmstnZn>		[0..1]		119
13.1.12	ReferenceNumber	<RefNb>		[0..1]		119
13.1.13	Method	<Mtd>		[0..1]		119
13.1.14	TotalTaxableBaseAmount	<TtlTaxblBaseAmt>		[0..1]		120
13.1.15	TotalTaxAmount	<TtlTaxAmt>		[0..1]		120
13.1.16	Date	<Dt>		[0..1]		120
13.1.17	SequenceNumber	<SeqNb>		[0..1]		120
13.1.18	Record	<Rcrd>		[0..*]		120

**Used in element(s)**

"Tax" on page 45







### 4.64.1 Creditor

*XML Tag:* Cdtr

*Presence:* [0..1]

*Definition:* Party on the credit side of the transaction to which the tax applies.

The **Cdtr** block contains the following elements (see datatype "TaxParty1" on page 121 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.1	TaxIdentification	<TaxId>		[0..1]		121

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.2	RegistrationIdentification	<RegnId>		[0..1]	✦	121
13.1.3	TaxType	<TaxTp>		[0..1]	✦	122

## 4.64.2 Debtor

XML Tag: Dbtr

Presence: [0..1]

*Definition:* Set of elements used to identify the party on the debit side of the transaction to which the tax applies.

The **Dbtr** block contains the following elements (see datatype "TaxParty2" on page 122 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.5	TaxIdentification	<TaxId>		[0..1]		122
13.1.6	RegistrationIdentification	<RegnId>		[0..1]	✦	122
13.1.7	TaxType	<TaxTp>		[0..1]	✦	123
13.1.8	Authorisation	<Authstn>		[0..1]		123

## 4.64.3 AdministrationZone

XML Tag: AdmstnZn

Presence: [0..1]

*Definition:* Territorial part of a country to which the tax payment is related.

*Datatype:* "Max35Text" on page 163

### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/AdministrationZone) will be ignored by the Receiver.

## 4.64.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

*Definition:* Tax reference information that is specific to a taxing agency.

*Datatype:* "Max140Text" on page 161

## 4.64.5 Method

XML Tag: Mtd

*Presence:* [0..1]

*Definition:* Method used to indicate the underlying business or how the tax is paid.

*Datatype:* ["Max35Text" on page 163](#)

## 4.64.6 TotalTaxableBaseAmount

*XML Tag:* TtlTaxblBaseAmt

*Presence:* [0..1]

*Definition:* Total amount of money on which the tax is based.

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

## 4.64.7 TotalTaxAmount

*XML Tag:* TtlTaxAmt

*Presence:* [0..1]

*Definition:* Total amount of money as result of the calculation of the tax.

*Datatype:* ["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

## 4.64.8 Date

*XML Tag:* Dt

*Presence:* [0..1]

*Definition:* Date by which tax is due.

*Datatype:* ["ISODate" on page 158](#)

## 4.64.9 SequenceNumber

*XML Tag:* SeqNb

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* ["Number" on page 166](#)

### Usage Guideline details

- This element([pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/SequenceNumber](#)) will be ignored by the Receiver.







## 4.64.10 Record




*XML Tag:* Rcrd

*Presence:* [0..\*]

*Definition:* Record of tax details.







The **Rcrd** block contains the following elements (see datatype ["TaxRecord1" on page 125](#) for details)



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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.19	Type	<Tp>		[0..1]		125
13.1.20	Category	<Ctgy>		[0..1]		125
13.1.21	CategoryDetails	<CtgyDtls>		[0..1]		126
13.1.22	DebtorStatus	<DbtrSts>		[0..1]		126
13.1.23	CertificateIdentification	<CertId>		[0..1]		126
13.1.24	FormsCode	<FrmsCd>		[0..1]		126
13.1.25	Period	<Prd>		[0..1]		127
13.1.31	TaxAmount	<TaxAmt>		[0..1]		127
13.1.43	AdditionalInformation	<AddtlInf>		[0..1]		127

## 4.65 TaxParty1

*Definition:* Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.1	TaxIdentification	<TaxId>		[0..1]		121
13.1.2	RegistrationIdentification	<RegnId>		[0..1]		121
13.1.3	TaxType	<TaxTp>		[0..1]		122

**Used in element(s)**

"Creditor" on page 118

### 4.65.1 TaxIdentification

*XML Tag:* TaxId

*Presence:* [0..1]

*Definition:* Tax identification number of the creditor.

*Datatype:* "Max35Text" on page 163

### 4.65.2 RegistrationIdentification

*XML Tag:* RegnId

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 163

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Creditor/RegistrationIdentification) will be ignored by the Receiver.

## 4.65.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 163

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Creditor/TaxType) will be ignored by the Receiver.

## 4.66 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.5	TaxIdentification	<TaxId>		[0..1]		122
13.1.6	RegistrationIdentification	<RegnId>		[0..1]	⬜	122
13.1.7	TaxType	<TaxTp>		[0..1]	⬜	123
13.1.8	Authorisation	<Authstn>		[0..1]		123

#### Used in element(s)

"Debtor" on page 119

### 4.66.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 163

### 4.66.2 RegistrationIdentification

*XML Tag:* RegnId

*Presence:* [0..1]

*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.

*Datatype:* "Max35Text" on page 163

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Debtor/RegistrationIdentification) will be ignored by the Receiver.

## 4.66.3 TaxType

*XML Tag:* TaxTp

*Presence:* [0..1]

*Definition:* Type of tax payer.

*Datatype:* "Max35Text" on page 163

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Debtor/TaxType) will be ignored by the Receiver.







## 4.66.4 Authorisation

*XML Tag:* Authstn

*Presence:* [0..1]

*Definition:* Details of the authorised tax paying party.







The **Authstn** block contains the following elements (see datatype "TaxAuthorisation1" on page 117 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.9	Title	<Titl>		[0..1]		117
13.1.10	Name	<Nm>		[0..1]		118

## 4.67 TaxPeriod1

*Definition:* Period of time details related to the tax payment.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.26 , 13.1.37	Year	<Yr>		[0..1]		124
13.1.27 , 13.1.38	Type	<Tp>		[0..1]	◇	124
13.1.28 , 13.1.39	FromToDate	<FrToDt>		[0..1]	!◇	124

!◇ , !◇ >> Note as not all **TaxPeriod1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

#### Used in element(s)

"Period" on page 128, "Period" on page 127

## 4.67.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 158

## 4.67.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 172

#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Record/Period/Type) will be ignored by the Receiver.
- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Record/TaxAmount/Details/Period/Type) will be ignored by the Receiver.

## 4.67.3 FromToDate

XML Tag: FrToDt

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

The **FrToDt** block contains the following elements (see datatype "DatePeriodDetails" on page 50 for details)

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







Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.29 , 13.1.40	FromDate	<FrDt>		[1..1]		50
13.1.30 , 13.1.41	ToDate	<ToDt>		[1..1]		51




#### Usage Guideline details

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Record/TaxAmount/Details/Period/FromToDate) will be ignored by the Receiver.

## 4.68 TaxRecord1

*Definition:* Set of elements used to define the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.19	Type	<Tp>		[0..1]		125
13.1.20	Category	<Ctgy>		[0..1]		125
13.1.21	CategoryDetails	<CtgyDtls>		[0..1]		126
13.1.22	DebtorStatus	<DbtrSts>		[0..1]		126
13.1.23	CertificateIdentification	<CertId>		[0..1]		126
13.1.24	FormsCode	<FrmsCd>		[0..1]		126
13.1.25	Period	<Prd>		[0..1]		127
13.1.31	TaxAmount	<TaxAmt>		[0..1]		127
13.1.43	AdditionalInformation	<AddtlInf>		[0..1]		127

#### Used in element(s)

"Record" on page 120

### 4.68.1 Type

*XML Tag:* Tp

*Presence:* [0..1]

*Definition:* High level code to identify the type of tax details.

*Datatype:* "Max35Text" on page 163

### 4.68.2 Category

*XML Tag:* Ctgy

*Presence:* [0..1]

*Definition:* Specifies the tax code as published by the tax authority.

*Datatype:* "Max35Text" on page 163

**Usage Guideline details**

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Record/Category**) will be ignored by the Receiver.

## 4.68.3 CategoryDetails

*XML Tag:* CtgDtIs

*Presence:* [0..1]

*Definition:* Provides further details of the category tax code.

*Datatype:* "Max35Text" on page 163

**Usage Guideline details**

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Record/CategoryDetails**) will be ignored by the Receiver.

## 4.68.4 DebtorStatus

*XML Tag:* DbtrSts

*Presence:* [0..1]

*Definition:* Code provided by local authority to identify the status of the party that has drawn up the settlement document.

*Datatype:* "Max35Text" on page 163

**Usage Guideline details**

- This element(**pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Record/DebtorStatus**) will be ignored by the Receiver.

## 4.68.5 CertificateIdentification

*XML Tag:* CertId

*Presence:* [0..1]

*Definition:* Identification number of the tax report as assigned by the taxing authority.

*Datatype:* "Max35Text" on page 163

## 4.68.6 FormsCode

*XML Tag:* FrmsCd

*Presence:* [0..1]

*Definition:* Identifies, in a coded form, on which template the tax report is to be provided.

*Datatype:* "Max35Text" on page 163







## 4.68.7 Period


*XML Tag:* Prd

*Presence:* [0..1]

*Definition:* Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod1" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.26 , 13.1.37	Year	<Yr>		[0..1]		124
13.1.27 , 13.1.38	Type	<Tp>		[0..1]		124
13.1.28 , 13.1.39	FromDate	<FrToDt>		[0..1]		124







## 4.68.8 TaxAmount


*XML Tag:* TaxAmt

*Presence:* [0..1]

*Definition:* Set of elements used to provide information on the amount of the tax record.

The **TaxAmt** block contains the following elements (see datatype "TaxAmount1" on page 116 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.32	Rate	<Rate>		[0..1]		116
13.1.33	TaxableBaseAmount	<TaxblBaseAmt>		[0..1]		116
13.1.34	TotalAmount	<TtlAmt>		[0..1]		116
13.1.35	Details	<Dtls>		[0..*]		117

## 4.68.9 AdditionalInformation

*XML Tag:* AddtlInf

*Presence:* [0..1]

*Definition:* Further details of the tax record.

*Datatype:* "Max140Text" on page 161

## 4.69 TaxRecordDetails1

*Definition:* Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.36	Period	<Prd>		[0..1]		128
13.1.42	Amount	<Amt>		[1..1]	◇	128

⊘, ◇ >> Note as not all **TaxRecordDetails1** blocks have this element removed and/or ignored. Please refer to the page number next to the element for further details on which elements have been removed and/or ignored.

Used in element(s)

"Details" on page 117

## 4.69.1 Period

*XML Tag:* Prd

*Presence:* [0..1]

*Definition:* Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod1" on page 123 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
13.1.26 , 13.1.37	Year	<Yr>		[0..1]		124
13.1.27 , 13.1.38	Type	<Tp>		[0..1]	◇	124
13.1.28 , 13.1.39	FromToDate	<FrToDt>		[0..1]	◇	124

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

## 4.69.2 Amount

*XML Tag:* Amt

*Presence:* [1..1]

*Definition:* Underlying tax amount related to the specified period.

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 130

**Usage Guideline details**

- This element(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/Tax/Record/TaxAmount/Details/Amount) will be ignored by the Receiver.

## 5 Message Datatypes

**Note** The following chapter identifies the datatypes that are used in the message.

### 5.1 ActiveOrHistoricCurrencyAndAmount

*Definition:* A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 130

#### Format

fractionDigits	5
minInclusive	0
totalDigits	18

#### Rules

##### R23 CurrencyAmount ✓

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00007
- *Error Text:* Invalid currency code or too many decimal digits.

#### Used in element(s)

"Amount" on page 51, "Amount" on page 128, "Amount" on page 52, "Amount" on page 112, "Credit-NoteAmount" on page 106, "DiscountAppliedAmount" on page 105, "DuePayableAmount" on page 105, "InstructedAmount" on page 11, "RemittedAmount" on page 107, "TaxAmount" on page 106, "Taxable-BaseAmount" on page 116, "TotalAmount" on page 116, "TotalTaxAmount" on page 120, "TotalTaxableBaseAmount" on page 120

### 5.2 ActiveOrHistoricCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

**Format**

pattern [A-Z]{3,3}

**Rules****R19 ActiveOrHistoricCurrency ✓**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00006
- *Error Text:* Invalid currency code.

**Used in element(s)**

["Currency" on page 21](#), ["Currency" on page 19](#), ["CurrencyOfTransfer" on page 52](#)

**Used in attribute(s)**

["ActiveOrHistoricCurrencyAndAmount" on page 130](#)

**Restricts**

["ParentCurrencyCode" on page 166](#)

## 5.3 AddressType2Code

*Definition:* Specifies the type of address.

*Type:* CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

**Used in element(s)**

["AddressType" on page 96](#)

**Restricts**

["AddressTypeCode" on page 132](#)

## 5.4 AddressTypeCode

*Definition:* Specifies the type of address.

*Type:* CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

**Is restricted by**

"AddressType2Code" on page 131

## 5.5 AmountDirectionCode

*Definition:* Specifies if an operation is an increase or a decrease or the result of a reversal operation.

*Type:* CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

**Is restricted by**

"CreditDebitCode" on page 147

## 5.6 AnyBICIdentifier

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

*Type:* IdentifierSet

**Format**

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rules****R22 AnyBIC ✓**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00008
- *Error Text:* Invalid BIC.

**Used in element(s)**

"BICOrBEI" on page 72

## 5.7 Authorisation1Code

*Definition:* Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

*Type:* CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.  <div style="background-color: #ffffcc; padding: 10px;"> <b>Usage Guideline restrictions for this code</b> <ul style="list-style-type: none"> <li>This code(pain.001.001.03/Group-Header/Authorisation/Code/InstructionLevelAuthorisation) is removed.</li> </ul> </div>

**Used in element(s)**

"Code" on page 12

**Restricts**

["AuthorisationCode" on page 134](#)

## 5.8 AuthorisationCode

*Definition:* Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

*Type:* CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

**Is restricted by**

["Authorisation1Code" on page 133](#)

## 5.9 BICIdentifier

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

*Type:* IdentifierSet

**Format**

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

**Rules****R18 BIC ✓**

Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00001

– *Error Text:* Invalid BIC Code

**Used in element(s)**

"BIC" on page 57, "BIC" on page 55

## 5.10 BaseOneRate

*Definition:* Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

*Type:* Rate

**Format**

fractionDigits	10
totalDigits	11

**Used in element(s)**

"ExchangeRate" on page 53

## 5.11 BatchBookingIndicator

*Definition:* Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

*Type:* Indicator

*Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

*Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

**Used in element(s)**

"BatchBooking" on page 85

## 5.12 CashAccountType4Code

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

*Type:* CodeSet

Code	Name	Definition
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
CASH	CashPayment	Account used for the payment of cash.  <b>Usage Guideline restrictions for this code</b> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransfer-</li> </ul>

Code	Name	Definition
		<p><b>TransactionInformation/CreditorAccount/Type/xor/Code/CashPayment) will be ignored by the Receiver.</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/CashPayment) will be ignored by the Receiver.</li> </ul>
CHAR	Charges	<p>Account used for charges if different from the account for payment.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Code/Charges) will be ignored by the Receiver.</li> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/Charges) will be ignored by the Receiver.</li> </ul>
CISH	CashIncome	<p>Account used for payment of income if different from the current cash account.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Code/CashIncome) will be ignored by the Receiver.</li> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/CashIncome) will be ignored by the Receiver.</li> </ul>
COMM	Commission	<p>Account used for commission if different from the account for payment.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAc-</li> </ul>

Code	Name	Definition
		<p>count/Type/xor/Code/Commission) will be ignored by the Receiver.</p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/Commission) will be ignored by the Receiver.</li> </ul>
LOAN	Loan	Account used for loans.
MGLD	MarginalLending	<p>Account used for a marginal lending facility.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Code/MarginalLending) will be ignored by the Receiver.</li> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/MarginalLending) will be ignored by the Receiver.</li> </ul>
MOMA	MoneyMarket	<p>Account used for money markets if different from the cash account.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Code/MoneyMarket) will be ignored by the Receiver.</li> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/MoneyMarket) will be ignored by the Receiver.</li> </ul>
NREX	NonResidentExternal	<p>Account used for non-resident external.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTrans-</li> </ul>

Code	Name	Definition
		<p><b>actionInformation/CreditorAccount/Type/xor/Code/NonResidentExternal) will be ignored by the Receiver.</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/NonResidentExternal) will be ignored by the Receiver.</li> </ul>
ODFT	Overdraft	<p>Account is used for overdrafts.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Code/Overdraft) will be ignored by the Receiver.</li> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/Overdraft) will be ignored by the Receiver.</li> </ul>
ONDP	OverNightDeposit	Account used for overnight deposits.
SACC	Settlement	<p>Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Code/Settlement) will be ignored by the Receiver.</li> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/Settlement) will be ignored by the Receiver.</li> </ul>
SLRY	Salary	Accounts used for salary payments.

Code	Name	Definition
		<p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Code/Salary) will be ignored by the Receiver.</li> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/Salary) will be ignored by the Receiver.</li> </ul>
SVGS	Savings	Account used for savings.
TAXE	Tax	<p>Account used for taxes if different from the account for payment.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/CreditorAccount/Type/xor/Code/Tax) will be ignored by the Receiver.</li> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/Tax) will be ignored by the Receiver.</li> </ul>
TRAS	CashTrading	<p>Account used for trading if different from the current cash account.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/DebtorAccount/Type/xor/Code/CashTrading) will be ignored by the Receiver.</li> </ul>

**Used in element(s)**

"Code" on page 22

**Restricts**

"CashAccountTypeCode" on page 140

## 5.13 CashAccountTypeCode

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

*Type:* CodeSet

Code	Name	Definition
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash account.
COLL	Collateral	Account is for collateral.
COMM	Commission	Account used for commission if different from the account for payment.
LEND	Lending	Account is for the coverage of lending.
LOAN	Loan	Account used for loans.
MARR	MarginReturn	Account is for margin returns.
MGLD	MarginalLending	Account used for a marginal lending facility.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
NREX	NonResidentExternal	Account used for non-resident external.
ODFT	Overdraft	Account is used for overdrafts.
ONDP	OverNightDeposit	Account used for overnight deposits.
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.
SEGT	Segregated	Account is an segregated account.
SETT	FinancialSettlement	Account is for financial settlements.
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.
TRAS	CashTrading	Account used for trading if different from the current cash account.

**Is restricted by**

"CashAccountType4Code" on page 135

## 5.14 ChargeBearerType1Code

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

*Type:* CodeSet

Code	Name	Definition
CRED	BorneByCreditor	<p>All transaction charges are to be borne by the creditor.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/ChargeBearer/BorneByCreditor) is removed.</li> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/ChargeBearer/BorneByCreditor) is removed.</li> </ul>
DEBT	BorneByDebtor	<p>All transaction charges are to be borne by the debtor.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/ChargeBearer/BorneByDebtor) is removed.</li> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/ChargeBearer/BorneByDebtor) is removed.</li> </ul>
SHAR	Shared	<p>In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.</p>

Code	Name	Definition
SLEV	FollowingServiceLevel	<p>Charges are to be applied following the rules agreed in the service level and/or scheme.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/ChargeBearer/FollowingServiceLevel) is removed.</li> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransfer-TransactionInformation/ChargeBearer/FollowingServiceLevel) is removed.</li> </ul>

**Used in element(s)**

"ChargeBearer" on page 89, "ChargeBearer" on page 36

**Restricts**

"ChargeBearerTypeCode" on page 142

## 5.15 ChargeBearerTypeCode

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

*Type:* CodeSet

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

**Is restricted by**

"ChargeBearerType1Code" on page 140

## 5.16 ChequeDelivery1Code

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

*Type:* CodeSet

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

**Used in element(s)**

"Code" on page 27

**Restricts**

"ChequeDeliveryCode" on page 143

## 5.17 ChequeDeliveryCode

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

*Type:* CodeSet

Code	Name	Definition
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.

Code	Name	Definition
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

Is restricted by

"ChequeDelivery1Code" on page 143

## 5.18 ChequeType2Code

*Definition:* Specifies the type of cheque.

*Type:* CodeSet

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive

Code	Name	Definition
		early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

**Used in element(s)**

"ChequeType" on page 24

**Restricts**

"ChequeTypeCode" on page 145

## 5.19 ChequeTypeCode

*Definition:* Specifies the type of cheque.

*Type:* CodeSet

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued. These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
BKDF	BankDraft	Cheque drawn by a bank on itself or its agent. A person who owes money to another buys the draft from a bank for cash and hands it to the creditor who need have no fear that it might be dishonoured. A bank draft is also called a banker's cheque, banker's draft, bank check, or treasurer's check.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
CLCQ	CircularCheque	An instruction from a bank to its correspondent bank to pay the creditor a stated sum upon the presentation of a means of identification.

Code	Name	Definition
CRCQ	CrossedCheque	Cheque that must be paid into an account and not cashed over the counter. There are two parallel lines across the face of a crossed cheque.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
OCHQ	OnlineCheque	Cheque initiated or completed through an online service.
OPCQ	OpenCheque	Cheque that may only be cashed at the bank of origin.
ORCQ	OrderCheque	Cheque made payable to a named recipient 'or order'. The payee can either deposit the cheque in an account or endorse it to a third party.

Is restricted by

"ChequeType2Code" on page 144

## 5.20 CountryCode

*Definition:* Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

*Type:* CodeSet

### Format

pattern [A-Z]{2,2}

### Rules

#### R21 Country ✓

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00004
- *Error Text:* Invalid Country Code.

**Used in element(s)**

["Country" on page 98](#), ["Country" on page 103](#), ["Country" on page 112](#), ["CountryOfBirth" on page 50](#),  
["CountryOfResidence" on page 78](#)

## 5.21 CreditDebitCode

*Definition:* Specifies if an operation is an increase or a decrease.

*Type:* CodeSet

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

**Used in element(s)**

["CreditDebitIndicator" on page 51](#)

**Restricts**

["AmountDirectionCode" on page 132](#)

## 5.22 DecimalNumber

*Definition:* Number of objects represented as a decimal number, for example 0.75 or 45.6.

*Type:* Quantity

**Format**

fractionDigits	17
totalDigits	18

**Used in element(s)**

["ControlSum" on page 85](#), ["ControlSum" on page 68](#)

## 5.23 DocumentType3Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.

Code	Name	Definition
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

**Used in element(s)**

"Code" on page 48

**Restricts**

"DocumentTypeCode" on page 149

## 5.24 DocumentType5Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.

Code	Name	Definition
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

**Used in element(s)**

"Code" on page 101

**Restricts**

"DocumentTypeCode" on page 149

## 5.25 DocumentTypeCode

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CRCP	CustomerReceipt	When the Sale System requires the POI system to print the Customer receipt.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
HRCP	CashierReceipt	When the Sale system print the Cashier copy of the Payment receipt.

Code	Name	Definition
JNRL	Journal	When the POI or the Sale System wants to store a message on the journal printer or electronic journal of the Sale Terminal (it is sometimes a Sale Logging/Journal Printer).
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
SRCP	SaleReceipt	When the Sale System requires the POI system to print the Sale receipt.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Is restricted by

"DocumentType3Code" on page 147, "DocumentType5Code" on page 148

## 5.26 ExchangeRateType1Code

*Definition:* Specifies a type of financial or commercial document.

*Type:* CodeSet

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SPOT	Spot	Exchange rate applied is the spot rate.

Used in element(s)

"RateType" on page 53

**Restricts**

"ExchangeRateTypeCode" on page 151

## 5.27 ExchangeRateTypeCode

*Definition:* Code used to define the type of the currency exchange.

*Type:* CodeSet

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
BUYR	Buy	Exchange rate is the Buy rate.
MIDL	Middle	Exchange rate is the Middle rate.
OTHN	OtherNational	Exchange rate type that is defined at the National level.
OTHP	OtherPrivate	Exchange rate type is privately defined.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SELL	Sell	Exchange rate is the Sell rate.
SPOT	Spot	Exchange rate applied is the spot rate.

**Is restricted by**

"ExchangeRateType1Code" on page 150

## 5.28 ExternalAccountIdentification1Code

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 10

**Restricts**

"ExternalAccountIdentificationCode" on page 152

## 5.29 ExternalAccountIdentificationCode

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Is restricted by

"ExternalAccountIdentification1Code" on page 151

## 5.30 ExternalCategoryPurpose1Code

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Used in element(s)

"Code" on page 23

### Restricts

"ExternalCategoryPurposeCode" on page 152

## 5.31 ExternalCategoryPurposeCode

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

**Is restricted by**

"ExternalCategoryPurpose1Code" on page 152

## 5.32 ExternalClearingSystemIdentification1Code

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	5
minLength	1

### Used in element(s)

"Code" on page 27

### Restricts

"ExternalClearingSystemIdentificationCode" on page 153

## 5.33 ExternalClearingSystemIdentificationCode

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	5
minLength	1

### Is restricted by

"ExternalClearingSystemIdentification1Code" on page 153

## 5.34 ExternalFinancialInstitutionIdentification1Code

*Definition:* Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 54

**Restricts**

"ExternalFinancialInstitutionIdentificationCode" on page 154

## 5.35 ExternalFinancialInstitutionIdentificationCode

*Definition:* Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalFinancialInstitutionIdentification1Code" on page 153

## 5.36 ExternalLocalInstrument1Code

*Definition:* Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	35
minLength	1

**Used in element(s)**

"Code" on page 70

**Restricts**

["ExternalLocalInstrumentCode" on page 155](#)

## 5.37 ExternalLocalInstrumentCode

*Definition:* Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	35
minLength	1

**Is restricted by**

["ExternalLocalInstrument1Code" on page 154](#)

## 5.38 ExternalOrganisationIdentification1Code

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Code" on page 74](#)

**Restricts**

["ExternalOrganisationIdentificationCode" on page 155](#)

## 5.39 ExternalOrganisationIdentificationCode

*Definition:* Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalOrganisationIdentification1Code" on page 155

## 5.40 ExternalPersonIdentification1Code

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Used in element(s)**

"Code" on page 95

**Restricts**

"ExternalPersonIdentificationCode" on page 156

## 5.41 ExternalPersonIdentificationCode

*Definition:* Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

maxLength	4
minLength	1

**Is restricted by**

"ExternalPersonIdentification1Code" on page 156

## 5.42 ExternalPurpose1Code

*Definition:* Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Used in element(s)

"Code" on page 99

### Restricts

"ExternalPurposeCode" on page 157

## 5.43 ExternalPurposeCode

*Definition:* Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

### Format

maxLength	4
minLength	1

### Is restricted by

"ExternalPurpose1Code" on page 157

## 5.44 HSBC\_UKFASTERPAYMENTS\_ServiceLevel.Code

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

Type: CodeSet

#### Format

maxLength 4  
minLength 1

Code	Name	Definition
URNS	Urgent Payment Net Settlement	Urgent Payment Net Settlement

#### Used in element(s)

["Code" on page 110](#)

## 5.45 IBAN2007Identifier

*Definition:* The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

#### Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

#### Rules

##### R20 IBAN ✓

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

Error handling:

- *Error severity:* Fatal
- *Error Code:* D00003
- *Error Text:* Invalid IBAN format or invalid check digits.

#### Used in element(s)

["IBAN" on page 9](#), ["IBAN" on page 8](#)

## 5.46 ISODate

*Definition:* A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

**Used in element(s)**

"BirthDate" on page 50, "ChequeMaturityDate" on page 26, "Date" on page 120, "Date" on page 111, "FromDate" on page 50, "PoolingAdjustmentDate" on page 86, "RelatedDate" on page 101, "RequestedExecutionDate" on page 86, "ToDate" on page 51, "Year" on page 124

## 5.47 ISODateTime

*Definition:* A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* DateTime

**Used in element(s)**

"CreationDateTime" on page 67

## 5.48 Instruction3Code

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

*Type:* CodeSet

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

**Used in element(s)**

"Code" on page 70

**Restricts**

"InstructionCode" on page 160

## 5.49 InstructionCode

*Definition:* Specifies further instructions concerning the processing of a payment instruction.

*Type:* CodeSet

Code	Name	Definition
CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PBEN	PayTheBeneficiary	(Ultimate) creditor to be paid only after verification of identity.
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.
TFRO	TimeFrom	Payment instruction will be valid and eligible for execution from the date and time stipulated.
TTIL	TimeTill	Payment instruction is valid and eligible for execution until the date and time stipulated. Otherwise, the payment instruction will be rejected.

**Is restricted by**

"Instruction3Code" on page 159

## 5.50 Max10Text

*Definition:* Specifies a character string with a maximum length of 10 characters.

*Type:* Text

**Format**

maxLength	10
minLength	1

**Used in element(s)**

["Code" on page 112](#)

## 5.51 Max128Text

*Definition:* Specifies a character string with a maximum length of 128 characters.

*Type:* Text

**Format**

maxLength	128
minLength	1

**Used in element(s)**

["Proprietary" on page 13](#)

## 5.52 Max139Text

*Definition:* Specifies a character string with a maximum length of 105 characters.

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Text

**Format**

maxLength	139
minLength	1

**Used in element(s)**

["Unstructured" on page 107](#)

## 5.53 Max140Text

*Definition:* Specifies a character string with a maximum length of 140 characters.

*Type:* Text

**Format**

maxLength	140
minLength	1

**Used in element(s)**

["AdditionalInformation" on page 52](#), ["AdditionalInformation" on page 127](#), ["AdditionalRemittanceInformation" on page 115](#), ["InstructionForDebtorAgent" on page 44](#), ["InstructionInformation" on page 70](#), ["Name" on page 58](#), ["Name" on page 16](#), ["Name" on page 31](#), ["Name" on page 76](#), ["Name" on page 55](#), ["Name" on page 71](#), ["Name" on page 118](#), ["Name" on page 103](#), ["ReferenceNumber" on page 119](#)

## 5.54 Max15NumericText

*Definition:* Specifies a numeric string with a maximum length of 15 digits.

*Type:* Text

### Format

pattern	[0-9]{1,15}
---------	-------------

### Used in element(s)

"NumberOfTransactions" on page 85, "NumberOfTransactions" on page 68

## 5.55 Max16Text

*Definition:* Specifies a character string with a maximum length of 16 characters.

*Type:* Text

### Format

maxLength	16
minLength	1

### Used in element(s)

"BuildingNumber" on page 98, "PostCode" on page 98

## 5.56 Max18Text

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Text

### Format

maxLength	18
minLength	1

### Used in element(s)

"PaymentInformationIdentification" on page 84

## 5.57 Max18Text\_\_1

*Definition:*

This datatype has been created by the Publisher of this Usage Guideline.

*Type:* Text

**Format**

maxLength	18
minLength	1

**Used in element(s)**

"EndToEndIdentification" on page 80

## 5.58 Max2048Text

*Definition:* Specifies a character string with a maximum length of 2048 characters.

*Type:* Text

**Format**

maxLength	2048
minLength	1

**Used in element(s)**

"EmailAddress" on page 32, "RemittanceLocationElectronicAddress" on page 109

## 5.59 Max34Text

*Definition:* Specifies a character string with a maximum length of 34 characters.

*Type:* Text

**Format**

maxLength	34
minLength	1

**Used in element(s)**

"Identification" on page 60

## 5.60 Max35Text

*Definition:* Specifies a character string with a maximum length of 35 characters.

*Type:* Text

**Format**

maxLength	35
minLength	1

**Used in element(s)**

["AdministrationZone" on page 119](#), ["Category" on page 125](#), ["CategoryDetails" on page 126](#), ["CertificateIdentification" on page 126](#), ["ChequeNumber" on page 24](#), ["CityOfBirth" on page 50](#), ["ContractIdentification" on page 53](#), ["CountrySubDivision" on page 98](#), ["DebtorStatus" on page 126](#), ["FormsCode" on page 126](#), ["FormsCode" on page 26](#), ["Identification" on page 63](#), ["Identification" on page 16](#), ["Identification" on page 65](#), ["Identification" on page 66](#), ["Information" on page 112](#), ["InstructionIdentification" on page 80](#), ["Issuer" on page 63](#), ["Issuer" on page 64](#), ["Issuer" on page 61](#), ["Issuer" on page 65](#), ["Issuer" on page 67](#), ["Issuer" on page 102](#), ["Issuer" on page 49](#), ["MemberIdentification" on page 29](#), ["MemoField" on page 26](#), ["MessageIdentification" on page 67](#), ["Method" on page 119](#), ["Number" on page 100](#), ["Other" on page 32](#), ["PrintLocation" on page 26](#), ["Proprietary" on page 110](#), ["Proprietary" on page 28](#), ["Proprietary" on page 54](#), ["Proprietary" on page 11](#), ["Proprietary" on page 22](#), ["Proprietary" on page 74](#), ["Proprietary" on page 95](#), ["Proprietary" on page 99](#), ["Proprietary" on page 101](#), ["Proprietary" on page 48](#), ["Proprietary" on page 27](#), ["Proprietary" on page 71](#), ["Proprietary" on page 23](#), ["ProvinceOfBirth" on page 50](#), ["Reference" on page 47](#), ["RegionalClearingZone" on page 26](#), ["RegistrationIdentification" on page 121](#), ["RegistrationIdentification" on page 122](#), ["RemittanceIdentification" on page 109](#), ["TaxIdentification" on page 121](#), ["TaxIdentification" on page 122](#), ["TaxType" on page 122](#), ["TaxType" on page 123](#), ["Title" on page 117](#), ["TownName" on page 98](#), ["Type" on page 125](#), ["Type" on page 111](#)

## 5.61 Max4Text

*Definition:* Specifies a character string with a maximum length of 4 characters.

*Type:* Text

**Format**

maxLength	4
minLength	1

**Used in element(s)**

["Reason" on page 51](#)

## 5.62 Max6Text

*Definition:* Specifies a character string with a maximum length of 6 characters.

*Type:* Text

**Format**

maxLength	6
minLength	1

**Used in element(s)**

["MemberIdentification" on page 30](#)

## 5.63 Max70Text

*Definition:* Specifies a character string with a maximum length of 70 characters.

*Type:* Text

**Format**

maxLength	70
minLength	1

**Used in element(s)**

"AddressLine" on page 99, "Department" on page 97, "Name" on page 21, "Name" on page 19, "Street-Name" on page 97, "SubDepartment" on page 97

## 5.64 Max8Text

*Definition:* Specifies a character string with a maximum length of 8 characters.

*Type:* Text

**Format**

maxLength	8
minLength	1

**Used in element(s)**

"Identification" on page 62

## 5.65 NamePrefix1Code

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

*Type:* CodeSet

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

**Used in element(s)**

"NamePrefix" on page 31

**Restricts**

"NamePrefixCode" on page 165

## 5.66 NamePrefixCode

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

*Type:* CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

**Is restricted by**

"NamePrefix1Code" on page 165

## 5.67 Number

*Definition:* Number of objects represented as an integer.

*Type:* Quantity

**Format**

fractionDigits	0
totalDigits	18

**Used in element(s)**

"SequenceNumber" on page 120

## 5.68 ParentCurrencyCode

*Definition:* Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

*Type:* CodeSet

**Format**

pattern	[A-Z]{3,3}
---------	------------

**Is restricted by**

"ActiveOrHistoricCurrencyCode" on page 130

## 5.69 PaymentMethod3Code

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

*Type:* CodeSet

Code	Name	Definition
CHK	Cheque	<p>Written order to a bank to pay a certain amount of money from one person to another person.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/PaymentMethod/Cheque) is removed.</li> </ul>
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

**Used in element(s)**

"PaymentMethod" on page 85

**Restricts**

"PaymentMethodCode" on page 167

## 5.70 PaymentMethodCode

*Definition:* Specifies the transfer method that will be used to transfer the cash.

*Type:* CodeSet

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

**Is restricted by**

"PaymentMethod3Code" on page 166

## 5.71 PercentageRate

*Definition:* Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

*Type:* Rate

### Format

fractionDigits	10
totalDigits	11

### Used in element(s)

"Rate" on page 116

## 5.72 PhoneNumber

*Definition:* The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+ and "-" (up to 30 characters).

*Type:* Text

### Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
---------	-------------------------------

### Used in element(s)

"FaxNumber" on page 31, "MobileNumber" on page 31, "PhoneNumber" on page 31

## 5.73 Priority2Code

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

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

### Used in element(s)

"InstructionPriority" on page 92, "InstructionPriority" on page 26

### Restricts

"PriorityCode" on page 168

## 5.74 PriorityCode

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
LOWW	Low	Priority level is low.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

**Is restricted by**

"Priority2Code" on page 168

## 5.75 RegulatoryReportingType1Code

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type:* CodeSet

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

**Used in element(s)**

"DebitCreditReportingIndicator" on page 104

**Restricts**

"RegulatoryReportingTypeCode" on page 169

## 5.76 RegulatoryReportingTypeCode

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type:* CodeSet

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

Is restricted by

"RegulatoryReportingType1Code" on page 169

## 5.77 RemittanceLocationMethod2Code

*Definition:* Specifies the method used to deliver the remittance advice information.

*Type:* CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	<p>Remittance advice information must be sent through Electronic Data Interchange (EDI).</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationMethod/ElectronicDataInterchange) will be ignored by the Receiver.</li> </ul>
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	<p>Remittance advice information must be sent through by phone as a short message service (SMS).</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceInformation/RemittanceLocationMethod/SMS) will be ignored by the Receiver.</li> </ul>

Code	Name	Definition
URID	UniformResourceIdentifier	<p>Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.</p> <p><b>Usage Guideline restrictions for this code</b></p> <ul style="list-style-type: none"> <li>• This code(<b>pain.001.001.03/PaymentInformation/CreditTransferTransactionInformation/RelatedRemittanceLocationMethod/UniformResourceIdentifier</b>) will be ignored by the Receiver.</li> </ul>

**Used in element(s)**

"RemittanceLocationMethod" on page 109

**Restricts**

"RemittanceLocationMethodCode" on page 171

## 5.78 RemittanceLocationMethodCode

*Definition:* Specifies the method used to deliver the remittance advice information.

*Type:* CodeSet

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

Code	Name	Definition
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

Is restricted by

"RemittanceLocationMethod2Code" on page 170

## 5.79 TaxRecordPeriod1Code

*Definition:* Specifies the period related to the tax payment.

*Type:* CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.

Code	Name	Definition
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

**Used in element(s)**

"Type" on page 124

**Restricts**

"TaxRecordPeriodCode" on page 173

## 5.80 TaxRecordPeriodCode

*Definition:* Specifies the period related to the tax payment.

*Type:* CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.

Code	Name	Definition
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

**Is restricted by**

"TaxRecordPeriod1Code" on page 172

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