



## Usage Guideline

### **HSBC\_pain.001.001.03\_TARGETandInternationalPayments\_UnitedKingdom**

HSBC\_pain.001.001.03\_HighValuePayment\_Europe

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

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Version: Updated for Czech Accounts

12 November 2021

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## Message Functionality

### Collection Description

HSBC\_pain.001.001.03\_HighValuePayment\_Europe ([link](#))

### Usage Guideline Description

HSBC\_pain.001.001.03\_TARGETandInternationalPayments\_UnitedKingdom ([link](#))

CHAPS payments are high-value, domestic sterling payments in the United Kingdom of Great Britain and Northern Ireland.. The beneficiary account should be addressed by providing the sort code of the beneficiary's bank and the domestic account number.

For any other currency or beneficiary accounts outside the United Kingdom, international payments are initiated (clearing via Swift or bilateral agreements). The Swift BIC of the beneficiary's bank should be provided wherever known. For European countries that support IBAN, the beneficiary account should be provided as an IBAN, in all other cases as the domestic account number.

An intermediary bank may be used for international payments. It should only be provided if requested by the beneficiary, i.e. if it is part of the account information supplied by the beneficiary. HSBC maintains a directory of relevant bank relationships and will enrich this information if not provided in the payment instruction

Characters must be encoded using UTF-8. ISO 20022 has decided to restrict to only UTF-8 based on the fact that it is the most efficient (length-wise) way to transport characters. Only SWIFT supported characters can be supplied, see below.

#### Character Description

“a” – “z” 26 small characters of the Latin alphabet

“A” – “Z” 26 capital characters of the Latin alphabet

“0” – “9” 10 numeric characters

“/” Solidus (slash)

“-” Hyphen

“?” Question mark

“.” Colon

“(“ Opening parenthesis

“)” Closing parenthesis

“.” Full stop

“,” Comma

“ ‘ ” Apostrophe

“+” Plus

“ ” Space

### Outline

The HSBC\_pain.001.001.03\_TARGETandInternationalPayments\_UnitedKingdom message is composed of 2 building blocks

**a - Group Header**

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

**b - Payment Information**

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

## About this document

### Legend

| Abbreviation | Term               | Description                                                           |
|--------------|--------------------|-----------------------------------------------------------------------|
| X            | Excluded           | An optional field or element must not be populated.                   |
| I            | Ignored            | A field or element could be populated but is ignored by the receiver. |
| [x..y]       | Multiplicity       | A field or element multiplicity has changed.                          |
| FV           | Fixed Value        | A field or element must contain a given value.                        |
| T/C          | Type / Code Change | A user-defined datatype replaces an existing simple datatype.         |
| A            | Element Added      | A field or element has been added.                                    |

| Header             | Description                       |
|--------------------|-----------------------------------|
| Index              | Element reference                 |
| LvL                | Element nesting in tree hierarchy |
| Name               | Element name                      |
| XML Tag            | Element XML tag                   |
| Mult               | Element multiplicity              |
| Type / Code        | Element formatting                |
| Rest               | Restriction type                  |
| Additional details | Other restriction specifics       |

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

| Index | Level | Name                                                      | XML Tag            | Mult   | Type / Code                   | Rest r | Additional details                                                                                                                                                                                |
|-------|-------|-----------------------------------------------------------|--------------------|--------|-------------------------------|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       | 0     | Customer Credit Transfer Initiation V03 (pain.001.001.03) | <CstmrCdtTrfInitn> |        |                               |        | Rules: R1                                                                                                                                                                                         |
| 1.0   | 1     | Group Header                                              | <GrpHdr>           | [1..1] |                               |        |                                                                                                                                                                                                   |
| 1.1   | 2     | Message Identification                                    | <MsgId>            | [1..1] | text{1,35}                    |        | Comment:<br>Unique message reference used with status messages returned for the processing of this file. HSBC recommends this is unique for a 12 monthly rolling period.                          |
| 1.2   | 2     | Creation Date Time                                        | <CreDtTm>          | [1..1] | dateTime                      |        |                                                                                                                                                                                                   |
| 1.3   | 2     | Authorisation                                             | <Authstn>          | [0..2] | Choice                        | [0..1] |                                                                                                                                                                                                   |
| 1.4   | 3     | Code                                                      | <Cd>               | [1..1] | text                          |        |                                                                                                                                                                                                   |
|       | 4     | Pre Authorised File                                       |                    |        | AUTH                          |        |                                                                                                                                                                                                   |
|       | 4     | File Level Authorisation Details                          |                    |        | FDET                          |        |                                                                                                                                                                                                   |
|       | 4     | File Level Authorisation Summary                          |                    |        | FSUM                          |        | Comment:<br>PaymentInformationId is mandatory at this authorisation level and should be unique within a file if multiple batches are used.                                                        |
| 1.5   | 3     | Proprietary                                               | <Prtry>            | [1..1] | text{1,128}                   | I      |                                                                                                                                                                                                   |
| 1.6   | 2     | Number Of Transactions                                    | <NbOfTx>           | [1..1] | text<br>[0-9]{1,15}           |        | Comment:<br>This will be verified against the number of occurrences of <CdtTrfTxInf> in the message .                                                                                             |
| 1.7   | 2     | Control Sum                                               | <CtrlSum>          | [0..1] | decimal<br>td = 18<br>fd = 17 |        | Comment:<br>This is the hash total of all payment amounts in the entire message regardless of currency in Instructed Amount and Equivalent amount. If included amount must have 2 decimal places. |
| 1.8   | 2     | Initiating Party                                          | <InitgPty>         | [1..1] |                               |        |                                                                                                                                                                                                   |
| 9.1.0 | 3     | Name                                                      | <Nm>               | [0..1] | text{1,140}                   |        |                                                                                                                                                                                                   |
| 9.1.1 | 3     | Postal Address                                            | <PstlAdr>          | [0..1] |                               |        |                                                                                                                                                                                                   |
| 9.1.2 | 4     | Address Type                                              | <AdrTp>            | [0..1] | text                          |        |                                                                                                                                                                                                   |
|       | 5     | Postal                                                    |                    |        | ADDR                          |        |                                                                                                                                                                                                   |
|       | 5     | PO Box                                                    |                    |        | PBOX                          |        |                                                                                                                                                                                                   |
|       | 5     | Residential                                               |                    |        | HOME                          |        |                                                                                                                                                                                                   |
|       | 5     | Business                                                  |                    |        | BIZZ                          |        |                                                                                                                                                                                                   |
|       | 5     | Mail To                                                   |                    |        | MLTO                          |        |                                                                                                                                                                                                   |
|       | 5     | Delivery To                                               |                    |        | DLVY                          |        |                                                                                                                                                                                                   |

| Index  | Level | Name                               | XML Tag       | Mult   | Type / Code                                               | Restr  | Additional details                                          |
|--------|-------|------------------------------------|---------------|--------|-----------------------------------------------------------|--------|-------------------------------------------------------------|
| 9.1.3  | 4     | Department                         | <Dept>        | [0..1] | text{1,70}                                                |        |                                                             |
| 9.1.4  | 4     | Sub Department                     | <SubDept>     | [0..1] | text{1,70}                                                |        |                                                             |
| 9.1.5  | 4     | Street Name                        | <StrtNm>      | [0..1] | text{1,70}                                                |        |                                                             |
| 9.1.6  | 4     | Building Number                    | <BldgNb>      | [0..1] | text{1,16}                                                |        |                                                             |
| 9.1.7  | 4     | Post Code                          | <PstCd>       | [0..1] | text{1,16}                                                |        |                                                             |
| 9.1.8  | 4     | Town Name                          | <TwnNm>       | [0..1] | text{1,35}                                                |        |                                                             |
| 9.1.9  | 4     | Country Sub Division               | <CtrySubDvsn> | [0..1] | text{1,35}                                                |        |                                                             |
| 9.1.10 | 4     | Country                            | <Ctry>        | [0..1] | text<br>[A-Z]{2,2}                                        |        |                                                             |
| 9.1.11 | 4     | Address Line                       | <AdrLine>     | [0..7] | text{1,70}                                                |        |                                                             |
| 9.1.12 | 3     | Identification                     | <Id>          | [0..1] | Choice                                                    |        | Rules: R2                                                   |
| 9.1.13 | 4     | Organisation Identification        | <OrgId>       | [1..1] |                                                           |        |                                                             |
| 9.1.14 | 5     | BIC Or BEI                         | <BICOrBEI>    | [0..1] | text<br>[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |        |                                                             |
| 9.1.15 | 5     | Other                              | <Othr>        | [0..*] |                                                           | [0..1] |                                                             |
| 9.1.16 | 6     | Identification                     | <Id>          | [1..1] | text{1,35}                                                |        |                                                             |
| 9.1.17 | 6     | Scheme Name                        | <SchmeNm>     | [0..1] | Choice                                                    | I      |                                                             |
| 9.1.20 | 6     | Issuer                             | <Issr>        | [0..1] | text{1,35}                                                | I      |                                                             |
| 9.1.21 | 4     | Private Identification             | <PrvtId>      | [1..1] |                                                           | I      |                                                             |
| 9.1.23 | 3     | Country Of Residence               | <CtryOfRes>   | [0..1] | text<br>[A-Z]{2,2}                                        | I      |                                                             |
| 9.1.24 | 3     | Contact Details                    | <CtctDtls>    | [0..1] |                                                           | I      |                                                             |
| 1.9    | 2     | Forwarding Agent                   | <FwdgAgt>     | [0..1] |                                                           | I      |                                                             |
| 2.0    | 1     | Payment Information                | <PmtInf>      | [1..*] |                                                           |        | Rules: R3                                                   |
| 2.1    | 2     | Payment Information Identification | <PmtInfId>    | [1..1] | text{1,35}                                                |        | Comment:<br>This will be reported in Payment Status Report. |

| Index | Level | Name                     | XML Tag           | Mult   | Type / Code                   | Restr         | Additional details                                                                                                                                                                                |
|-------|-------|--------------------------|-------------------|--------|-------------------------------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.2   | 2     | Payment Method           | <PmtMtd>          | [1..1] | text                          |               |                                                                                                                                                                                                   |
|       | 3     | Credit Transfer          |                   |        | TRF                           |               |                                                                                                                                                                                                   |
| 2.4   | 2     | Number Of Transactions   | <NbOfTxs>         | [0..1] | text<br>[0-9]{1,15}           |               |                                                                                                                                                                                                   |
| 2.5   | 2     | Control Sum              | <CtrlSum>         | [0..1] | decimal<br>td = 18<br>fd = 17 |               | Comment:<br>This is the hash total of all payment amounts in the entire message regardless of currency in Instructed Amount and Equivalent amount. If included amount must have 2 decimal places. |
| 2.6   | 2     | Payment Type Information | <PmtTpInf>        | [0..1] |                               | [1..1]        |                                                                                                                                                                                                   |
| 2.7   | 3     | Instruction Priority     | <InstrPrty>       | [0..1] | text                          | I             |                                                                                                                                                                                                   |
| 2.8   | 3     | Service Level            | <SvcLvl>          | [0..1] | Choice                        |               | Comment:<br>It is mandatory to provide service level code at either payment level or transaction level. Recommended at Payment Level                                                              |
| 2.9   | 4     | Code                     | <Cd>              | [1..1] | text{1,4}                     | T/C           | Type Changed:<br>One of the following code values must be used:<br>PRPT (EBA Priority Service)<br>SDVA (Same Day Value)<br>URGP (Urgent Payment)                                                  |
|       | 5     | EBA Priority Service     |                   |        | PRPT                          |               |                                                                                                                                                                                                   |
|       | 5     | Same Day Value           |                   |        | SDVA                          |               |                                                                                                                                                                                                   |
|       | 5     | Urgent Payment           |                   |        | URGP                          |               |                                                                                                                                                                                                   |
| 2.11  | 3     | Local Instrument         | <LclInstrm>       | [0..1] | Choice                        | I             |                                                                                                                                                                                                   |
| 2.14  | 3     | Category Purpose         | <CtgyPurp>        | [0..1] | Choice                        | I             |                                                                                                                                                                                                   |
| 2.17  | 2     | Requested Execution Date | <ReqdExctnDt>     | [1..1] | date                          |               | Comment:<br>Work day on which the payment should be initiated                                                                                                                                     |
| 2.18  | 2     | Pooling Adjustment Date  | <PoolgAdjstmntDt> | [0..1] | date                          | I             |                                                                                                                                                                                                   |
| 2.19  | 2     | Debtor                   | <Dbtr>            | [1..1] |                               |               | Rules: R4                                                                                                                                                                                         |
| 9.1.0 | 3     | Name                     | <Nm>              | [0..1] | text{1,140}                   | [1..1]<br>T/C | Rules: R5<br>-----<br>Type Changed:<br>text{1,70}                                                                                                                                                 |

| Index  | Level | Name                        | XML Tag       | Mult   | Type / Code                                               | Restr  | Additional details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|-------|-----------------------------|---------------|--------|-----------------------------------------------------------|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.1.1  | 3     | Postal Address              | <PstlAdr>     | [0..1] |                                                           | [1..1] | <p>Comment:<br/>If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.</p> <p>The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.</p> <p>The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.</p> |
| 9.1.3  | 4     | Department                  | <Dept>        | [0..1] | text{1,70}                                                | I      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.4  | 4     | Sub Department              | <SubDept>     | [0..1] | text{1,70}                                                | I      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.5  | 4     | Street Name                 | <StrtNm>      | [0..1] | text{1,70}                                                | T/C    | <p>Rules: R5</p> <p>-----</p> <p>Type Changed:<br/>text{1,35}</p>                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9.1.6  | 4     | Building Number             | <BldgNb>      | [0..1] | text{1,16}                                                |        | Rules: R5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 9.1.7  | 4     | Post Code                   | <PstCd>       | [0..1] | text{1,16}                                                |        | Rules: R6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 9.1.8  | 4     | Town Name                   | <TwnNm>       | [0..1] | text{1,35}                                                | [1..1] |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.9  | 4     | Country Sub Division        | <CtrySubDvsn> | [0..1] | text{1,35}                                                | [1..1] | Rules: R6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 9.1.10 | 4     | Country                     | <Ctry>        | [0..1] | text<br>[A-Z]{2,2}                                        | [1..1] |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.12 | 3     | Identification              | <Id>          | [0..1] | Choice                                                    |        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.13 | 4     | Organisation Identification | <OrgId>       | [1..1] |                                                           |        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.14 | 5     | BIC Or BEI                  | <BICOrBEI>    | [0..1] | text<br>[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.15 | 5     | Other                       | <Othr>        | [0..*] |                                                           |        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.16 | 6     | Identification              | <Id>          | [1..1] | text{1,35}                                                |        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9.1.17 | 6     | Scheme Name                 | <SchmeNm>     | [0..1] | Choice                                                    | I      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

| Index   | Level | Name                   | XML Tag     | Mult   | Type / Code                                   | Restr | Additional details                                                                           |
|---------|-------|------------------------|-------------|--------|-----------------------------------------------|-------|----------------------------------------------------------------------------------------------|
| 9.1.2.0 | 6     | Issuer                 | <Issr>      | [0..1] | text{1,35}                                    | I     |                                                                                              |
| 9.1.2.1 | 4     | Private Identification | <PrvtId>    | [1..1] |                                               | I     |                                                                                              |
| 9.1.3.3 | 3     | Country Of Residence   | <CtryOfRes> | [0..1] | text<br>[A-Z]{2,2}                            |       |                                                                                              |
| 9.1.3.4 | 3     | Contact Details        | <CtctDtls>  | [0..1] |                                               | I     |                                                                                              |
| 2.20    | 2     | Debtor Account         | <DbtrAcct>  | [1..1] |                                               |       | Comment:<br>Debit account should be provided as domestic account number under Other or IBAN. |
| 1.1.0   | 3     | Identification         | <Id>        | [1..1] | Choice                                        |       |                                                                                              |
| 1.1.1   | 4     | IBAN                   | <IBAN>      | [1..1] | text<br>[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |       |                                                                                              |
| 1.1.2   | 4     | Other                  | <Othr>      | [1..1] |                                               |       |                                                                                              |
| 1.1.3   | 5     | Identification         | <Id>        | [1..1] | text{1,34}                                    |       | Rules: R7                                                                                    |
| 1.1.4   | 5     | Scheme Name            | <SchmeNm>   | [0..1] | Choice                                        | I     |                                                                                              |
| 1.1.7   | 5     | Issuer                 | <Issr>      | [0..1] | text{1,35}                                    | I     |                                                                                              |
| 1.1.8   | 3     | Type                   | <Tp>        | [0..1] |                                               |       |                                                                                              |
|         | 4     | [XOR]                  |             |        | Choice                                        |       |                                                                                              |
| 1.1.9   | 5     | Code                   | <Cd>        | [1..1] | text                                          |       |                                                                                              |
|         | 6     | Cash Payment           |             |        | CASH                                          | I     |                                                                                              |
|         | 6     | Charges                |             |        | CHAR                                          | I     |                                                                                              |
|         | 6     | Commission             |             |        | COMM                                          | I     |                                                                                              |
|         | 6     | Tax                    |             |        | TAXE                                          | I     |                                                                                              |
|         | 6     | Cash Income            |             |        | CISH                                          | I     |                                                                                              |
|         | 6     | Cash Trading           |             |        | TRAS                                          | I     |                                                                                              |
|         | 6     | Settlement             |             |        | SACC                                          | I     |                                                                                              |
|         | 6     | Current                |             |        | CACC                                          |       |                                                                                              |
|         | 6     | Savings                |             |        | SVGS                                          |       |                                                                                              |
|         | 6     | Over Night Deposit     |             |        | ONDP                                          |       |                                                                                              |
|         | 6     | Marginal Lending       |             |        | MGLD                                          | I     |                                                                                              |
|         | 6     | Non Resident External  |             |        | NREX                                          | I     |                                                                                              |
|         | 6     | Money Market           |             |        | MOMA                                          | I     |                                                                                              |

| Index   | Level | Name                                  | XML Tag       | Mult   | Type / Code                                               | Rest r | Additional details                                                                  |
|---------|-------|---------------------------------------|---------------|--------|-----------------------------------------------------------|--------|-------------------------------------------------------------------------------------|
|         | 6     | Loan                                  |               |        | LOAN                                                      |        |                                                                                     |
|         | 6     | Salary                                |               |        | SLRY                                                      | I      |                                                                                     |
|         | 6     | Overdraft                             |               |        | ODFT                                                      | I      |                                                                                     |
| 1.1.1.0 | 5     | Proprietary                           | <Prtry>       | [1..1] | text{1,35}                                                | I      |                                                                                     |
| 1.1.1.1 | 3     | Currency                              | <Ccy>         | [0..1] | text<br>[A-Z]{3,3}                                        | I      |                                                                                     |
| 1.1.1.2 | 3     | Name                                  | <Nm>          | [0..1] | text{1,70}                                                |        |                                                                                     |
| 2.21    | 2     | Debtor Agent                          | <DbtrAgt>     | [1..1] |                                                           |        | Rules: R8                                                                           |
| 6.1.0   | 3     | Financial Institution Identification  | <FinInstnId>  | [1..1] |                                                           |        |                                                                                     |
| 6.1.1   | 4     | BIC                                   | <BIC>         | [0..1] | text<br>[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |        |                                                                                     |
| 6.1.2   | 4     | Clearing System Member Identification | <ClrSysMmbld> | [0..1] |                                                           |        |                                                                                     |
| 6.1.3   | 5     | Clearing System Identification        | <ClrSysId>    | [0..1] | Choice                                                    |        | Comment:<br>Domestic routing code is required if domestic account number is quoted. |
| 6.1.4   | 6     | Code                                  | <Cd>          | [1..1] | text{1,5}                                                 |        |                                                                                     |
| 6.1.5   | 6     | Proprietary                           | <Prtry>       | [1..1] | text{1,35}                                                |        |                                                                                     |
| 6.1.6   | 5     | Member Identification                 | <Mmbld>       | [1..1] | text{1,35}                                                |        |                                                                                     |
| 6.1.7   | 4     | Name                                  | <Nm>          | [0..1] | text{1,140}                                               |        |                                                                                     |
| 6.1.8   | 4     | Postal Address                        | <PstlAdr>     | [0..1] |                                                           | [1..1] |                                                                                     |
| 6.1.9   | 5     | Address Type                          | <AdrTp>       | [0..1] | text                                                      |        |                                                                                     |
|         | 6     | Postal                                |               |        | ADDR                                                      |        |                                                                                     |
|         | 6     | PO Box                                |               |        | PBOX                                                      |        |                                                                                     |
|         | 6     | Residential                           |               |        | HOME                                                      |        |                                                                                     |
|         | 6     | Business                              |               |        | BIZZ                                                      |        |                                                                                     |
|         | 6     | Mail To                               |               |        | MLTO                                                      |        |                                                                                     |
|         | 6     | Delivery To                           |               |        | DLVY                                                      |        |                                                                                     |
| 6.1.1.0 | 5     | Department                            | <Dept>        | [0..1] | text{1,70}                                                |        |                                                                                     |
| 6.1.1.1 | 5     | Sub Department                        | <SubDept>     | [0..1] | text{1,70}                                                |        |                                                                                     |

| Index   | Level | Name                  | XML Tag       | Mult   | Type / Code        | Restr  | Additional details |
|---------|-------|-----------------------|---------------|--------|--------------------|--------|--------------------|
| 6.1.1.2 | 5     | Street Name           | <StrtNm>      | [0..1] | text{1,70}         |        |                    |
| 6.1.1.3 | 5     | Building Number       | <BldgNb>      | [0..1] | text{1,16}         |        |                    |
| 6.1.1.4 | 5     | Post Code             | <PstCd>       | [0..1] | text{1,16}         |        |                    |
| 6.1.1.5 | 5     | Town Name             | <TwnNm>       | [0..1] | text{1,35}         |        |                    |
| 6.1.1.6 | 5     | Country Sub Division  | <CtrySubDvsn> | [0..1] | text{1,35}         |        |                    |
| 6.1.1.7 | 5     | Country               | <Ctry>        | [0..1] | text<br>[A-Z]{2,2} | [1..1] |                    |
| 6.1.1.8 | 5     | Address Line          | <AdrLine>     | [0..7] | text{1,70}         |        |                    |
| 6.1.2.5 | 3     | Branch Identification | <BrnchId>     | [0..1] |                    |        |                    |
| 6.1.2.6 | 4     | Identification        | <Id>          | [0..1] | text{1,35}         |        |                    |
| 6.1.2.7 | 4     | Name                  | <Nm>          | [0..1] | text{1,140}        |        |                    |
| 6.1.2.8 | 4     | Postal Address        | <PstlAdr>     | [0..1] |                    |        |                    |
| 6.1.2.9 | 5     | Address Type          | <AdrTp>       | [0..1] | text               | I      |                    |
| 6.1.3.0 | 5     | Department            | <Dept>        | [0..1] | text{1,70}         |        |                    |
| 6.1.3.1 | 5     | Sub Department        | <SubDept>     | [0..1] | text{1,70}         |        |                    |
| 6.1.3.2 | 5     | Street Name           | <StrtNm>      | [0..1] | text{1,70}         |        |                    |
| 6.1.3.3 | 5     | Building Number       | <BldgNb>      | [0..1] | text{1,16}         |        |                    |
| 6.1.3.4 | 5     | Post Code             | <PstCd>       | [0..1] | text{1,16}         |        |                    |
| 6.1.3.5 | 5     | Town Name             | <TwnNm>       | [0..1] | text{1,35}         |        |                    |
| 6.1.3.6 | 5     | Country Sub Division  | <CtrySubDvsn> | [0..1] | text{1,35}         |        |                    |

| Index   | Level | Name                        | XML Tag       | Mult   | Type / Code        | Restr         | Additional details                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| 6.1.3.7 | 5     | Country                     | <Ctry>        | [0..1] | text<br>[A-Z]{2,2} |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 6.1.3.8 | 5     | Address Line                | <AdrLine>     | [0..7] | text{1,70}         |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 2.22    | 2     | Debtor Agent Account        | <DbtrAgtAcct> | [0..1] |                    | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 2.23    | 2     | Ultimate Debtor             | <UltmtDbtr>   | [0..1] |                    |               | Rules: R1, R4                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 9.1.0   | 3     | Name                        | <Nm>          | [0..1] | text{1,140}        | [1..1]<br>T/C | Rules: R5<br>-----<br>Type Changed:<br>text{1,70}                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 9.1.1   | 3     | Postal Address              | <PstlAdr>     | [0..1] |                    |               | Comment:<br>If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.<br><br>The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.<br><br>The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country. |
| 9.1.3   | 4     | Department                  | <Dept>        | [0..1] | text{1,70}         | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.4   | 4     | Sub Department              | <SubDept>     | [0..1] | text{1,70}         | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.5   | 4     | Street Name                 | <StrtNm>      | [0..1] | text{1,70}         | T/C           | Rules: R5<br>-----<br>Type Changed:<br>text{1,35}                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 9.1.6   | 4     | Building Number             | <BldgNb>      | [0..1] | text{1,16}         |               | Rules: R5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9.1.7   | 4     | Post Code                   | <PstCd>       | [0..1] | text{1,16}         |               | Rules: R6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9.1.8   | 4     | Town Name                   | <TwnNm>       | [0..1] | text{1,35}         | [1..1]        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.9   | 4     | Country Sub Division        | <CtrySubDvsn> | [0..1] | text{1,35}         | [1..1]        | Rules: R6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9.1.1.0 | 4     | Country                     | <Ctry>        | [0..1] | text<br>[A-Z]{2,2} | [1..1]        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.1.2 | 3     | Identification              | <Id>          | [0..1] | Choice             | [1..1]        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.1.3 | 4     | Organisation Identification | <OrgId>       | [1..1] |                    |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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| 9.1.1.4 | 5     | BIC Or BEI                              | <BICOrBEI>     | [0..1] | text<br>[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | I      |                                                                                                                                                                                                                                                                                                                                                                      |
| 9.1.1.5 | 5     | Other                                   | <Othr>         | [0..*] |                                                           | [1..1] |                                                                                                                                                                                                                                                                                                                                                                      |
| 9.1.1.6 | 6     | Identification                          | <Id>           | [1..1] | text{1,35}                                                |        | Comment:<br>For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.                                                                                                          |
| 9.1.1.7 | 6     | Scheme Name                             | <SchmeNm>      | [0..1] | Choice                                                    | I      |                                                                                                                                                                                                                                                                                                                                                                      |
| 9.1.2.0 | 6     | Issuer                                  | <Issr>         | [0..1] | text{1,35}                                                | I      |                                                                                                                                                                                                                                                                                                                                                                      |
| 9.1.2.1 | 4     | Private Identification                  | <PrvtId>       | [1..1] |                                                           | I      |                                                                                                                                                                                                                                                                                                                                                                      |
| 9.1.3.3 | 3     | Country Of Residence                    | <CtryOfRes>    | [0..1] | text<br>[A-Z]{2,2}                                        | I      |                                                                                                                                                                                                                                                                                                                                                                      |
| 9.1.3.4 | 3     | Contact Details                         | <CtctDtls>     | [0..1] |                                                           | I      |                                                                                                                                                                                                                                                                                                                                                                      |
| 2.24    | 2     | Charge Bearer                           | <ChrgBr>       | [0..1] | text                                                      |        | Comment:<br>From 17th May 2021 any payment sent to beneficiaries outside U.K, all three charge codes options will be available. Payments within U.K, the charge code option will be defaulted to Shared.<br><br>Note - If a charge code is not supplied then HSBC back office systems will default the charge indicator to "Shared" before the payment is processed. |
|         | 3     | Borne By Debtor                         |                |        | DEBT                                                      |        |                                                                                                                                                                                                                                                                                                                                                                      |
|         | 3     | Borne By Creditor                       |                |        | CRED                                                      |        |                                                                                                                                                                                                                                                                                                                                                                      |
|         | 3     | Shared                                  |                |        | SHAR                                                      |        |                                                                                                                                                                                                                                                                                                                                                                      |
| 2.25    | 2     | Charges Account                         | <ChrgsAcct>    | [0..1] |                                                           | I      |                                                                                                                                                                                                                                                                                                                                                                      |
| 2.26    | 2     | Charges Account Agent                   | <ChrgsAcctAgt> | [0..1] |                                                           | I      |                                                                                                                                                                                                                                                                                                                                                                      |
| 2.27    | 2     | Credit Transfer Transaction Information | <CdtTrfTxInf>  | [1..*] |                                                           |        |                                                                                                                                                                                                                                                                                                                                                                      |
| 2.28    | 3     | Payment Identification                  | <PmtId>        | [1..1] |                                                           |        |                                                                                                                                                                                                                                                                                                                                                                      |

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| 2.29  | 4     | Instruction Identification | <InstrId>     | [0..1] | text{1,35}                        |       |                                                                                                                                                  |
| 2.30  | 4     | End To End Identification  | <EndToEndId>  | [1..1] | text{1,35}                        | T/C   | Rules: R9<br>-----<br>Type Changed:<br>text{1,16}                                                                                                |
| 2.31  | 3     | Payment Type Information   | <PmtTpInf>    | [0..1] |                                   |       |                                                                                                                                                  |
| 2.33  | 4     | Service Level              | <SvcLvl>      | [0..1] | Choice                            |       | Comment:<br>It is mandatory to provide service level code at either payment level or transaction level.                                          |
| 2.34  | 5     | Code                       | <Cd>          | [1..1] | text{1,4}                         | T/C   | Type Changed:<br>One of the following code values must be used:<br>PRPT (EBA Priority Service)<br>SDVA (Same Day Value)<br>URGP (Urgent Payment) |
|       | 6     | EBA Priority Service       |               |        | PRPT                              |       |                                                                                                                                                  |
|       | 6     | Same Day Value             |               |        | SDVA                              |       |                                                                                                                                                  |
|       | 6     | Urgent Payment             |               |        | URGP                              |       |                                                                                                                                                  |
| 2.36  | 4     | Local Instrument           | <LclInstrm>   | [0..1] | Choice                            |       |                                                                                                                                                  |
| 2.37  | 5     | Code                       | <Cd>          | [1..1] | text{1,35}                        |       |                                                                                                                                                  |
| 2.38  | 5     | Proprietary                | <Prtry>       | [1..1] | text{1,35}                        |       |                                                                                                                                                  |
| 2.39  | 4     | Category Purpose           | <CtgyPurp>    | [0..1] | Choice                            |       |                                                                                                                                                  |
| 2.40  | 5     | Code                       | <Cd>          | [1..1] | text{1,4}                         |       |                                                                                                                                                  |
| 2.41  | 5     | Proprietary                | <Prtry>       | [1..1] | text{1,35}                        |       |                                                                                                                                                  |
| 2.42  | 3     | Amount                     | <Amt>         | [1..1] | Choice                            |       |                                                                                                                                                  |
| 2.43  | 4     | Instructed Amount          | <InstdAmt>    | [1..1] | 0 <= decimal<br>td = 18<br>fd = 5 |       |                                                                                                                                                  |
|       | 5     | Xml Attribute Currency     | <Ccy>         |        | text<br>[A-Z]{3,3}                |       |                                                                                                                                                  |
| 2.44  | 4     | Equivalent Amount          | <EqvtAmt>     | [1..1] |                                   |       |                                                                                                                                                  |
| 2.45  | 5     | Amount                     | <Amt>         | [1..1] | 0 <= decimal<br>td = 18<br>fd = 5 |       |                                                                                                                                                  |
|       | 6     | Xml Attribute Currency     | <Ccy>         |        | text<br>[A-Z]{3,3}                |       |                                                                                                                                                  |
| 2.46  | 5     | Currency Of Transfer       | <CcyOfTrf>    | [1..1] | text<br>[A-Z]{3,3}                |       |                                                                                                                                                  |
| 2.47  | 3     | Exchange Rate Information  | <XchgRateInf> | [0..1] |                                   |       |                                                                                                                                                  |

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|-------|-----|-------------------------|-------------|--------|-------------------------------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.48  | 4   | Exchange Rate           | <XchgRate>  | [0..1] | decimal<br>td = 11<br>fd = 10 | T/C           | Rules: R10<br>-----<br>Type Changed:<br>text{1,12}                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 2.50  | 4   | Contract Identification | <CtrctId>   | [0..1] | text{1,35}                    | T/C           | Rules: R11<br>-----<br>Type Changed:<br>text{1,28}                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 2.51  | 3   | Charge Bearer           | <ChrgBr>    | [0..1] | text                          |               | Comment:<br>From 17th May 2021 any payment sent to beneficiaries outside U.K, all three charge codes options will be available. Payments within U.K, the charge code option will be defaulted to Shared.<br><br>Note - If a charge code is not supplied then HSBC back office systems will default the charge indicator to "Shared" before the payment is processed.                                                                                                                        |
|       | 4   | Borne By Debtor         |             |        | DEBT                          |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|       | 4   | Borne By Creditor       |             |        | CRED                          |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|       | 4   | Shared                  |             |        | SHAR                          |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|       | 4   | Following Service Level |             |        | SLEV                          | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 2.52  | 3   | Cheque Instruction      | <ChqInstr>  | [0..1] |                               | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 2.70  | 3   | Ultimate Debtor         | <UltmtDbtr> | [0..1] |                               |               | Rules: R1, R4                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 9.1.0 | 4   | Name                    | <Nm>        | [0..1] | text{1,140}                   | [1..1]<br>T/C | Rules: R5<br>-----<br>Type Changed:<br>text{1,70}                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 9.1.1 | 4   | Postal Address          | <PstlAdr>   | [0..1] |                               |               | Comment:<br>If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.<br><br>The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.<br><br>The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country. |
| 9.1.3 | 5   | Department              | <Dept>      | [0..1] | text{1,70}                    | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.4 | 5   | Sub Department          | <SubDept>   | [0..1] | text{1,70}                    | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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| 9.1.5  | 5     | Street Name                          | <StrtNm>      | [0..1] | text{1,70}                                                    | T/C    | Rules: R5<br>-----<br>Type Changed:<br>text{1,35}                                                                                                                                                                                                           |
| 9.1.6  | 5     | Building Number                      | <BldgNb>      | [0..1] | text{1,16}                                                    |        | Rules: R5                                                                                                                                                                                                                                                   |
| 9.1.7  | 5     | Post Code                            | <PstCd>       | [0..1] | text{1,16}                                                    |        | Rules: R6                                                                                                                                                                                                                                                   |
| 9.1.8  | 5     | Town Name                            | <TwnNm>       | [0..1] | text{1,35}                                                    | [1..1] |                                                                                                                                                                                                                                                             |
| 9.1.9  | 5     | Country Sub Division                 | <CtrySubDvsn> | [0..1] | text{1,35}                                                    | [1..1] | Rules: R6                                                                                                                                                                                                                                                   |
| 9.1.10 | 5     | Country                              | <Ctry>        | [0..1] | text<br>[A-Z]{2,2}                                            | [1..1] |                                                                                                                                                                                                                                                             |
| 9.1.12 | 4     | Identification                       | <Id>          | [0..1] | Choice                                                        | [1..1] |                                                                                                                                                                                                                                                             |
| 9.1.13 | 5     | Organisation Identification          | <OrgId>       | [1..1] |                                                               |        |                                                                                                                                                                                                                                                             |
| 9.1.14 | 6     | BIC Or BEI                           | <BICOrBEI>    | [0..1] | text<br>[A-Z]{6,6}[A-Z2-9]<br>[A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | I      |                                                                                                                                                                                                                                                             |
| 9.1.15 | 6     | Other                                | <Othr>        | [0..*] |                                                               | [1..1] |                                                                                                                                                                                                                                                             |
| 9.1.16 | 7     | Identification                       | <Id>          | [1..1] | text{1,35}                                                    |        | Comment:<br>For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided. |
| 9.1.17 | 7     | Scheme Name                          | <SchmeNm>     | [0..1] | Choice                                                        | I      |                                                                                                                                                                                                                                                             |
| 9.1.20 | 7     | Issuer                               | <Issr>        | [0..1] | text{1,35}                                                    | I      |                                                                                                                                                                                                                                                             |
| 9.1.21 | 5     | Private Identification               | <PrvtId>      | [1..1] |                                                               | I      |                                                                                                                                                                                                                                                             |
| 9.1.33 | 4     | Country Of Residence                 | <CtryOfRes>   | [0..1] | text<br>[A-Z]{2,2}                                            | I      |                                                                                                                                                                                                                                                             |
| 9.1.34 | 4     | Contact Details                      | <CtctDtls>    | [0..1] |                                                               | I      |                                                                                                                                                                                                                                                             |
| 2.71   | 3     | Intermediary Agent 1                 | <IntrmyAgt1>  | [0..1] |                                                               |        |                                                                                                                                                                                                                                                             |
| 6.1.0  | 4     | Financial Institution Identification | <FinInstnId>  | [1..1] |                                                               |        |                                                                                                                                                                                                                                                             |

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| 6.1.1  | 5     | BIC                                   | <BIC>            | [0..1] | text<br>[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |      |                    |
| 6.1.2  | 5     | Clearing System Member Identification | <ClrSysMmbld>    | [0..1] |                                                           |      |                    |
| 6.1.6  | 6     | Member Identification                 | <Mmbld>          | [1..1] | text{1,35}                                                |      |                    |
| 6.1.7  | 5     | Name                                  | <Nm>             | [0..1] | text{1,140}                                               |      |                    |
| 6.1.8  | 5     | Postal Address                        | <PstlAdr>        | [0..1] |                                                           |      |                    |
| 6.1.9  | 6     | Address Type                          | <AdrTp>          | [0..1] | text                                                      | I    |                    |
| 6.1.10 | 6     | Department                            | <Dept>           | [0..1] | text{1,70}                                                |      |                    |
| 6.1.11 | 6     | Sub Department                        | <SubDept>        | [0..1] | text{1,70}                                                |      |                    |
| 6.1.12 | 6     | Street Name                           | <StrtNm>         | [0..1] | text{1,70}                                                |      |                    |
| 6.1.13 | 6     | Building Number                       | <BldgNb>         | [0..1] | text{1,16}                                                |      |                    |
| 6.1.14 | 6     | Post Code                             | <PstCd>          | [0..1] | text{1,16}                                                |      |                    |
| 6.1.15 | 6     | Town Name                             | <TwnNm>          | [0..1] | text{1,35}                                                |      |                    |
| 6.1.16 | 6     | Country Sub Division                  | <CtrySubDvsn>    | [0..1] | text{1,35}                                                |      |                    |
| 6.1.17 | 6     | Country                               | <Ctry>           | [0..1] | text<br>[A-Z]{2,2}                                        |      |                    |
| 6.1.18 | 6     | Address Line                          | <AdrLine>        | [0..7] | text{1,70}                                                |      |                    |
| 6.1.19 | 5     | Other                                 | <Othr>           | [0..1] |                                                           | I    |                    |
| 6.1.25 | 4     | Branch Identification                 | <BrnchId>        | [0..1] |                                                           | I    |                    |
| 2.72   | 3     | Intermediary Agent 1 Account          | <IntrmyAgt1Acct> | [0..1] |                                                           | I    |                    |
| 2.73   | 3     | Intermediary Agent 2                  | <IntrmyAgt2>     | [0..1] |                                                           | I    |                    |
| 2.74   | 3     | Intermediary Agent 2 Account          | <IntrmyAgt2Acct> | [0..1] |                                                           | I    |                    |
| 2.75   | 3     | Intermediary Agent 3                  | <IntrmyAgt3>     | [0..1] |                                                           | I    |                    |
| 2.76   | 3     | Intermediary Agent 3 Account          | <IntrmyAgt3Acct> | [0..1] |                                                           | I    |                    |

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| 2.77   | 3     | Creditor Agent                        | <CdtrAgt>     | [0..1] |                                                           | [1..1] |                    |
| 6.1.0  | 4     | Financial Institution Identification  | <FinInstnId>  | [1..1] |                                                           |        | Rules: R12         |
| 6.1.1  | 5     | BIC                                   | <BIC>         | [0..1] | text<br>[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |        |                    |
| 6.1.2  | 5     | Clearing System Member Identification | <ClrSysMmbld> | [0..1] |                                                           |        |                    |
| 6.1.3  | 6     | Clearing System Identification        | <ClrSysId>    | [0..1] | Choice                                                    | I      |                    |
| 6.1.6  | 6     | Member Identification                 | <Mmbld>       | [1..1] | text{1,35}                                                |        |                    |
| 6.1.7  | 5     | Name                                  | <Nm>          | [0..1] | text{1,140}                                               |        |                    |
| 6.1.8  | 5     | Postal Address                        | <PstlAdr>     | [0..1] |                                                           | [1..1] |                    |
| 6.1.9  | 6     | Address Type                          | <AdrTp>       | [0..1] | text                                                      | I      |                    |
| 6.1.10 | 6     | Department                            | <Dept>        | [0..1] | text{1,70}                                                |        |                    |
| 6.1.11 | 6     | Sub Department                        | <SubDept>     | [0..1] | text{1,70}                                                |        |                    |
| 6.1.12 | 6     | Street Name                           | <StrtNm>      | [0..1] | text{1,70}                                                |        |                    |
| 6.1.13 | 6     | Building Number                       | <BldgNb>      | [0..1] | text{1,16}                                                |        |                    |
| 6.1.14 | 6     | Post Code                             | <PstCd>       | [0..1] | text{1,16}                                                |        |                    |
| 6.1.15 | 6     | Town Name                             | <TwnNm>       | [0..1] | text{1,35}                                                |        |                    |
| 6.1.16 | 6     | Country Sub Division                  | <CtrySubDvsn> | [0..1] | text{1,35}                                                |        |                    |
| 6.1.17 | 6     | Country                               | <Ctry>        | [0..1] | text<br>[A-Z]{2,2}                                        | [1..1] |                    |
| 6.1.18 | 6     | Address Line                          | <AdrLine>     | [0..7] | text{1,70}                                                |        |                    |
| 6.1.19 | 5     | Other                                 | <Othr>        | [0..1] |                                                           | I      |                    |
| 6.1.25 | 4     | Branch Identification                 | <BrnchId>     | [0..1] |                                                           |        |                    |

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|---------|-------|------------------------|---------------|--------|-----------------------------------------------|-------|--------------------|
| 6.1.2.6 | 5     | Identification         | <Id>          | [0..1] | text{1,35}                                    |       |                    |
| 6.1.2.7 | 5     | Name                   | <Nm>          | [0..1] | text{1,140}                                   |       |                    |
| 6.1.2.8 | 5     | Postal Address         | <PstlAdr>     | [0..1] |                                               |       |                    |
| 6.1.2.9 | 6     | Address Type           | <AdrTp>       | [0..1] | text                                          | I     |                    |
| 6.1.3.0 | 6     | Department             | <Dept>        | [0..1] | text{1,70}                                    |       |                    |
| 6.1.3.1 | 6     | Sub Department         | <SubDept>     | [0..1] | text{1,70}                                    |       |                    |
| 6.1.3.2 | 6     | Street Name            | <StrtNm>      | [0..1] | text{1,70}                                    |       |                    |
| 6.1.3.3 | 6     | Building Number        | <BldgNb>      | [0..1] | text{1,16}                                    |       |                    |
| 6.1.3.4 | 6     | Post Code              | <PstCd>       | [0..1] | text{1,16}                                    |       |                    |
| 6.1.3.5 | 6     | Town Name              | <TwnNm>       | [0..1] | text{1,35}                                    |       |                    |
| 6.1.3.6 | 6     | Country Sub Division   | <CtrySubDvsn> | [0..1] | text{1,35}                                    |       |                    |
| 6.1.3.7 | 6     | Country                | <Ctry>        | [0..1] | text<br>[A-Z]{2,2}                            |       |                    |
| 6.1.3.8 | 6     | Address Line           | <AdrLine>     | [0..7] | text{1,70}                                    |       |                    |
| 2.78    | 3     | Creditor Agent Account | <CdtrAgtAcct> | [0..1] |                                               |       |                    |
| 1.1.0   | 4     | Identification         | <Id>          | [1..1] | Choice                                        |       |                    |
| 1.1.1   | 5     | IBAN                   | <IBAN>        | [1..1] | text<br>[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |       |                    |
| 1.1.2   | 5     | Other                  | <Othr>        | [1..1] |                                               | I     |                    |
| 1.1.3   | 6     | Identification         | <Id>          | [1..1] | text{1,34}                                    | I     |                    |
| 1.1.4   | 6     | Scheme Name            | <SchmeNm>     | [0..1] | Choice                                        | I     |                    |
| 1.1.7   | 6     | Issuer                 | <Issr>        | [0..1] | text{1,35}                                    | I     |                    |
| 1.1.8   | 4     | Type                   | <Tp>          | [0..1] |                                               | I     |                    |

| Index   | Level | Name                        | XML Tag       | Mult   | Type / Code        | Restr         | Additional details                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------|-------|-----------------------------|---------------|--------|--------------------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.1.1.1 | 4     | Currency                    | <Ccy>         | [0..1] | text<br>[A-Z]{3,3} | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 1.1.1.2 | 4     | Name                        | <Nm>          | [0..1] | text{1,70}         | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 2.79    | 3     | Creditor                    | <Cdtr>        | [0..1] |                    | [1..1]        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.0   | 4     | Name                        | <Nm>          | [0..1] | text{1,140}        | [1..1]<br>T/C | Rules: R5<br>-----<br>Type Changed:<br>text{1,70}                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 9.1.1   | 4     | Postal Address              | <PstlAdr>     | [0..1] |                    | [1..1]        | Comment:<br>If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.<br><br>The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.<br><br>The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country. |
| 9.1.3   | 5     | Department                  | <Dept>        | [0..1] | text{1,70}         | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.4   | 5     | Sub Department              | <SubDept>     | [0..1] | text{1,70}         | I             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.5   | 5     | Street Name                 | <StrtNm>      | [0..1] | text{1,70}         | T/C           | Rules: R5<br>-----<br>Type Changed:<br>text{1,35}                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 9.1.6   | 5     | Building Number             | <BldgNb>      | [0..1] | text{1,16}         |               | Rules: R5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9.1.7   | 5     | Post Code                   | <PstCd>       | [0..1] | text{1,16}         |               | Rules: R6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9.1.8   | 5     | Town Name                   | <TwnNm>       | [0..1] | text{1,35}         | [1..1]        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.9   | 5     | Country Sub Division        | <CtrySubDvsn> | [0..1] | text{1,35}         | [1..1]        | Rules: R6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9.1.1.0 | 5     | Country                     | <Ctry>        | [0..1] | text<br>[A-Z]{2,2} | [1..1]        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.1.2 | 4     | Identification              | <Id>          | [0..1] | Choice             |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 9.1.1.3 | 5     | Organisation Identification | <OrgId>       | [1..1] |                    |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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| 9.1.1.4 | 6     | BIC Or BEI             | <BICOrBEI>  | [0..1] | text<br>[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |        |                                                                 |
| 9.1.1.5 | 6     | Other                  | <Othr>      | [0..*] |                                                           |        |                                                                 |
| 9.1.1.6 | 7     | Identification         | <Id>        | [1..1] | text{1,35}                                                |        |                                                                 |
| 9.1.1.7 | 7     | Scheme Name            | <SchmeNm>   | [0..1] | Choice                                                    | I      |                                                                 |
| 9.1.2.0 | 7     | Issuer                 | <Issr>      | [0..1] | text{1,35}                                                | I      |                                                                 |
| 9.1.2.1 | 5     | Private Identification | <PrvtId>    | [1..1] |                                                           | I      |                                                                 |
| 9.1.3.3 | 4     | Country Of Residence   | <CtryOfRes> | [0..1] | text<br>[A-Z]{2,2}                                        |        |                                                                 |
| 9.1.3.4 | 4     | Contact Details        | <CtctDtls>  | [0..1] |                                                           | I      |                                                                 |
| 2.80    | 3     | Creditor Account       | <CdtrAcct>  | [0..1] |                                                           | [1..1] |                                                                 |
| 1.1.0   | 4     | Identification         | <Id>        | [1..1] | Choice                                                    |        | Comment:<br>May be provided as IBAN or domestic account number. |
| 1.1.1   | 5     | IBAN                   | <IBAN>      | [1..1] | text<br>[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}             |        |                                                                 |
| 1.1.2   | 5     | Other                  | <Othr>      | [1..1] |                                                           |        |                                                                 |
| 1.1.3   | 6     | Identification         | <Id>        | [1..1] | text{1,34}                                                |        |                                                                 |
| 1.1.4   | 6     | Scheme Name            | <SchmeNm>   | [0..1] | Choice                                                    | I      |                                                                 |
| 1.1.7   | 6     | Issuer                 | <Issr>      | [0..1] | text{1,35}                                                | I      |                                                                 |
| 1.1.8   | 4     | Type                   | <Tp>        | [0..1] |                                                           |        |                                                                 |
|         | 5     | [XOR]                  |             |        | Choice                                                    |        |                                                                 |
| 1.1.9   | 6     | Code                   | <Cd>        | [1..1] | text                                                      |        |                                                                 |
|         | 7     | Cash Payment           |             |        | CASH                                                      | I      |                                                                 |
|         | 7     | Charges                |             |        | CHAR                                                      | I      |                                                                 |
|         | 7     | Commission             |             |        | COMM                                                      | I      |                                                                 |
|         | 7     | Tax                    |             |        | TAXE                                                      | I      |                                                                 |

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|---------|-----|--------------------------------|-------------------|-------------|--------------------|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         | 7   | Cash Income                    |                   |             | CISH               | I      |                                                                                                                                                                                     |
|         | 7   | Cash Trading                   |                   |             | TRAS               | I      |                                                                                                                                                                                     |
|         | 7   | Settlement                     |                   |             | SACC               | I      |                                                                                                                                                                                     |
|         | 7   | Current                        |                   |             | CACC               |        |                                                                                                                                                                                     |
|         | 7   | Savings                        |                   |             | SVGS               |        |                                                                                                                                                                                     |
|         | 7   | Over Night Deposit             |                   |             | ONDP               |        |                                                                                                                                                                                     |
|         | 7   | Marginal Lending               |                   |             | MGLD               | I      |                                                                                                                                                                                     |
|         | 7   | Non Resident External          |                   |             | NREX               | I      |                                                                                                                                                                                     |
|         | 7   | Money Market                   |                   |             | MOMA               | I      |                                                                                                                                                                                     |
|         | 7   | Loan                           |                   |             | LOAN               |        |                                                                                                                                                                                     |
|         | 7   | Salary                         |                   |             | SLRY               | I      |                                                                                                                                                                                     |
|         | 7   | Overdraft                      |                   |             | ODFT               | I      |                                                                                                                                                                                     |
| 1.1.1.0 | 6   | Proprietary                    | <Prtry>           | [1..1]      | text{1,35}         | I      |                                                                                                                                                                                     |
| 1.1.1.1 | 4   | Currency                       | <Ccy>             | [0..1]      | text<br>[A-Z]{3,3} | I      |                                                                                                                                                                                     |
| 1.1.1.2 | 4   | Name                           | <Nm>              | [0..1]      | text{1,70}         |        |                                                                                                                                                                                     |
| 2.81    | 3   | Ultimate Creditor              | <UltmtCdtr>       | [0..1]      |                    | I      |                                                                                                                                                                                     |
| 2.82    | 3   | Instruction For Creditor Agent | <InstrForCdtrAgt> | [0..*]      |                    | [0..5] | Comment:<br>Instruction for Creditor Agent is used to provide instructions to the beneficiary bank both in a coded form (Tag 23E in SWIFT) and in free text form (Tag 72 in SWIFT). |
| 2.83    | 4   | Code                           | <Cd>              | [0..1]      | text               |        |                                                                                                                                                                                     |
|         | 5   | Pay Creditor By Cheque         |                   |             | CHQB               |        |                                                                                                                                                                                     |
|         | 5   | Hold Cash For Creditor         |                   |             | HOLD               |        |                                                                                                                                                                                     |
|         | 5   | Phone Beneficiary              |                   |             | PHOB               |        |                                                                                                                                                                                     |
|         | 5   | Telecom                        |                   |             | TELB               |        |                                                                                                                                                                                     |
| 2.84    | 4   | Instruction Information        | <InstrInf>        | [0..1]      | text{1,140}        | [1..1] | Rules: R13, R14, R15                                                                                                                                                                |
| 2.85    | 3   | Instruction For Debtor Agent   | <InstrForDbtrAgt> | [0..1]      | text{1,140}        |        | Rules: R16, R15                                                                                                                                                                     |
| 2.86    | 3   | Purpose                        | <Purp>            | [0..1]      | Choice             |        |                                                                                                                                                                                     |
| 2.87    | 4   | Code                           | <Cd>              | [1..1]      | text{1,4}          |        |                                                                                                                                                                                     |
| 2.88    | 4   | Proprietary                    | <Prtry>           | [1..1]      | text{1,35}         |        |                                                                                                                                                                                     |
| 2.89    | 3   | Regulatory Reporting           | <RgltryRptg>      | [0..1<br>0] |                    |        |                                                                                                                                                                                     |

| Index   | Level | Name                             | XML Tag         | Mult   | Type / Code                       | Restr | Additional details |
|---------|-------|----------------------------------|-----------------|--------|-----------------------------------|-------|--------------------|
| 11.1.0  | 4     | Debit Credit Reporting Indicator | <DbtCdtRptgInd> | [0..1] | text                              | I     |                    |
| 11.1.1  | 4     | Authority                        | <Authrty>       | [0..1] |                                   | I     |                    |
| 11.1.4  | 4     | Details                          | <Dtls>          | [0..*] |                                   |       |                    |
| 11.1.5  | 5     | Type                             | <Tp>            | [0..1] | text{1,35}                        | I     |                    |
| 11.1.6  | 5     | Date                             | <Dt>            | [0..1] | date                              | I     |                    |
| 11.1.7  | 5     | Country                          | <Ctry>          | [0..1] | text<br>[A-Z]{2,2}                | I     |                    |
| 11.1.8  | 5     | Code                             | <Cd>            | [0..1] | text{1,10}                        | I     |                    |
| 11.1.9  | 5     | Amount                           | <Amt>           | [0..1] | 0 <= decimal<br>td = 18<br>fd = 5 | I     |                    |
| 11.1.10 | 5     | Information                      | <Inf>           | [0..*] | text{1,35}                        |       | Rules: R17         |
| 2.90    | 3     | Tax                              | <Tax>           | [0..1] |                                   |       |                    |
| 13.1.0  | 4     | Creditor                         | <Cdtr>          | [0..1] |                                   |       |                    |
| 13.1.1  | 5     | Tax Identification               | <TaxId>         | [0..1] | text{1,35}                        |       |                    |
| 13.1.2  | 5     | Registration Identification      | <RegnId>        | [0..1] | text{1,35}                        | I     |                    |
| 13.1.3  | 5     | Tax Type                         | <TaxTp>         | [0..1] | text{1,35}                        | I     |                    |
| 13.1.4  | 4     | Debtor                           | <Dbtr>          | [0..1] |                                   |       |                    |
| 13.1.5  | 5     | Tax Identification               | <TaxId>         | [0..1] | text{1,35}                        |       |                    |
| 13.1.6  | 5     | Registration Identification      | <RegnId>        | [0..1] | text{1,35}                        | I     |                    |
| 13.1.7  | 5     | Tax Type                         | <TaxTp>         | [0..1] | text{1,35}                        | I     |                    |
| 13.1.8  | 5     | Authorisation                    | <Authstn>       | [0..1] |                                   | I     |                    |

| Index   | Lvl | Name                       | XML Tag           | Mult   | Type / Code                       | Restr       | Additional details |
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| 13.1.11 | 4   | Administration Zone        | <AdmstnZn>        | [0..1] | text{1,35}                        | I           |                    |
| 13.1.12 | 4   | Reference Number           | <RefNb>           | [0..1] | text{1,140}                       |             |                    |
| 13.1.13 | 4   | Method                     | <Mtd>             | [0..1] | text{1,35}                        |             |                    |
| 13.1.14 | 4   | Total Taxable Base Amount  | <TtlTaxblBaseAmt> | [0..1] | 0 <= decimal<br>td = 18<br>fd = 5 | I           |                    |
| 13.1.15 | 4   | Total Tax Amount           | <TtlTaxAmt>       | [0..1] | 0 <= decimal<br>td = 18<br>fd = 5 | I           |                    |
| 13.1.16 | 4   | Date                       | <Dt>              | [0..1] | date                              | I           |                    |
| 13.1.17 | 4   | Sequence Number            | <SeqNb>           | [0..1] | decimal<br>td = 18<br>fd = 0      |             |                    |
| 13.1.18 | 4   | Record                     | <Rcrd>            | [0..*] |                                   | [0..1<br>0] |                    |
| 13.1.19 | 5   | Type                       | <Tp>              | [0..1] | text{1,35}                        |             |                    |
| 13.1.20 | 5   | Category                   | <Ctgy>            | [0..1] | text{1,35}                        | I           |                    |
| 13.1.21 | 5   | Category Details           | <CtgyDtls>        | [0..1] | text{1,35}                        | I           |                    |
| 13.1.22 | 5   | Debtor Status              | <DbtrSts>         | [0..1] | text{1,35}                        | I           |                    |
| 13.1.23 | 5   | Certificate Identification | <CertId>          | [0..1] | text{1,35}                        |             |                    |
| 13.1.24 | 5   | Forms Code                 | <FrmsCd>          | [0..1] | text{1,35}                        |             |                    |
| 13.1.25 | 5   | Period                     | <Prd>             | [0..1] |                                   |             |                    |
| 13.1.26 | 6   | Year                       | <Yr>              | [0..1] | date                              |             |                    |
| 13.1.27 | 6   | Type                       | <Tp>              | [0..1] | text                              | I           |                    |
| 13.1.28 | 6   | From To Date               | <FrToDt>          | [0..1] |                                   |             |                    |

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|---------|-----|--------------------------------|----------------|-------------|-----------------------------------|--------|--------------------------------------------------------------------|
| 13.1.29 | 7   | From Date                      | <FrDt>         | [1..1]      | date                              |        |                                                                    |
| 13.1.30 | 7   | To Date                        | <ToDt>         | [1..1]      | date                              |        |                                                                    |
| 13.1.31 | 5   | Tax Amount                     | <TaxAmt>       | [0..1]      |                                   |        |                                                                    |
| 13.1.32 | 6   | Rate                           | <Rate>         | [0..1]      | decimal<br>td = 11<br>fd = 10     |        |                                                                    |
| 13.1.33 | 6   | Taxable Base Amount            | <TaxblBaseAmt> | [0..1]      | 0 <= decimal<br>td = 18<br>fd = 5 |        |                                                                    |
|         | 7   | Xml Attribute Currency         | <Ccy>          |             | text<br>[A-Z]{3,3}                |        |                                                                    |
| 13.1.34 | 6   | Total Amount                   | <TtlAmt>       | [0..1]      | 0 <= decimal<br>td = 18<br>fd = 5 | I      |                                                                    |
| 13.1.35 | 6   | Details                        | <Dtls>         | [0..*]      |                                   |        |                                                                    |
| 13.1.36 | 7   | Period                         | <Prd>          | [0..1]      |                                   |        |                                                                    |
| 13.1.37 | 8   | Year                           | <Yr>           | [0..1]      | date                              |        |                                                                    |
| 13.1.38 | 8   | Type                           | <Tp>           | [0..1]      | text                              | I      |                                                                    |
| 13.1.39 | 8   | From To Date                   | <FrToDt>       | [0..1]      |                                   | I      |                                                                    |
| 13.1.42 | 7   | Amount                         | <Amt>          | [1..1]      | 0 <= decimal<br>td = 18<br>fd = 5 | I      |                                                                    |
| 13.1.43 | 5   | Additional Information         | <AddtlInf>     | [0..1]      | text{1,140}                       |        |                                                                    |
| 2.91    | 3   | Related Remittance Information | <RltdRmtInf>   | [0..1<br>0] |                                   |        | Comment:<br>Refer to Advising Product Appendix for further details |
| 2.92    | 4   | Remittance Identification      | <RmtId>        | [0..1]      | text{1,35}                        |        | Comment:<br>Refer to Advising Appendix                             |
| 2.93    | 4   | Remittance Location Method     | <RmtLctnMtd>   | [0..1]      | text                              |        |                                                                    |
|         | 5   | Fax                            |                |             | FAXI                              |        |                                                                    |
|         | 5   | Electronic Data Interchange    |                |             | EDIC                              | I      |                                                                    |

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|        | 5     | Uniform Resource Identifier            |                     |        | URID               | I      |                                                                             |
|        | 5     | E Mail                                 |                     |        | EMAL               |        |                                                                             |
|        | 5     | Post                                   |                     |        | POST               |        |                                                                             |
|        | 5     | SMS                                    |                     |        | SMSM               |        |                                                                             |
| 2.94   | 4     | Remittance Location Electronic Address | <RmtLctnElctrncAdr> | [0..1] | text{1,2048}       |        |                                                                             |
| 2.95   | 4     | Remittance Location Postal Address     | <RmtLctnPstlAdr>    | [0..1] |                    |        |                                                                             |
| 2.96   | 5     | Name                                   | <Nm>                | [1..1] | text{1,140}        |        |                                                                             |
| 2.97   | 5     | Address                                | <Adr>               | [1..1] |                    |        |                                                                             |
| 10.1.0 | 6     | Address Type                           | <AdrTp>             | [0..1] | text               | I      |                                                                             |
| 10.1.1 | 6     | Department                             | <Dept>              | [0..1] | text{1,70}         |        |                                                                             |
| 10.1.2 | 6     | Sub Department                         | <SubDept>           | [0..1] | text{1,70}         |        |                                                                             |
| 10.1.3 | 6     | Street Name                            | <StrtNm>            | [0..1] | text{1,70}         |        |                                                                             |
| 10.1.4 | 6     | Building Number                        | <BldgNb>            | [0..1] | text{1,16}         |        |                                                                             |
| 10.1.5 | 6     | Post Code                              | <PstCd>             | [0..1] | text{1,16}         |        |                                                                             |
| 10.1.6 | 6     | Town Name                              | <TwnNm>             | [0..1] | text{1,35}         |        |                                                                             |
| 10.1.7 | 6     | Country Sub Division                   | <CtrySubDvsn>       | [0..1] | text{1,35}         |        |                                                                             |
| 10.1.8 | 6     | Country                                | <Ctry>              | [0..1] | text<br>[A-Z]{2,2} |        |                                                                             |
| 10.1.9 | 6     | Address Line                           | <AdrLine>           | [0..7] | text{1,70}         |        |                                                                             |
| 2.98   | 3     | Remittance Information                 | <RmtInf>            | [0..1] |                    |        |                                                                             |
| 2.99   | 4     | Unstructured                           | <Ustrd>             | [0..*] | text{1,140}        |        | Rules: R18<br>-----<br>Comment:<br>This is depending on payment instrument. |
| 2.100  | 4     | Structured                             | <Strd>              | [0..*] |                    |        |                                                                             |

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| 2.10.1 | 5     | Referred Document Information               | <RfrdDocInf> | [0..*] |             |       |                    |
| 2.10.2 | 6     | Type                                        | <Tp>         | [0..1] |             |       |                    |
| 2.10.3 | 7     | Code Or Proprietary                         | <CdOrPrtry>  | [1..1] | Choice      |       |                    |
| 2.10.4 | 8     | Code                                        | <Cd>         | [1..1] | text        |       |                    |
|        | 9     | Metered Service Invoice                     |              |        | MSIN        |       |                    |
|        | 9     | Credit Note Related To Financial Adjustment |              |        | CNFA        |       |                    |
|        | 9     | Debit Note Related To Financial Adjustment  |              |        | DNFA        |       |                    |
|        | 9     | Commercial Invoice                          |              |        | CINV        |       |                    |
|        | 9     | Credit Note                                 |              |        | CREN        |       |                    |
|        | 9     | Debit Note                                  |              |        | DEBN        |       |                    |
|        | 9     | Hire Invoice                                |              |        | HIRI        |       |                    |
|        | 9     | Self Billed Invoice                         |              |        | SBIN        |       |                    |
|        | 9     | Commercial Contract                         |              |        | CMCN        |       |                    |
|        | 9     | Statement Of Account                        |              |        | SOAC        |       |                    |
|        | 9     | Dispatch Advice                             |              |        | DISP        |       |                    |
|        | 9     | Bill Of Lading                              |              |        | BOLD        |       |                    |
|        | 9     | Voucher                                     |              |        | VCHR        |       |                    |
|        | 9     | Account Receivable Open Item                |              |        | AROI        |       |                    |
|        | 9     | Trade Services Utility Transaction          |              |        | TSUT        |       |                    |
| 2.10.5 | 8     | Proprietary                                 | <Prtry>      | [1..1] | text{1,35}  | I     |                    |
| 2.10.6 | 7     | Issuer                                      | <Issr>       | [0..1] | text{1,35}  | I     |                    |
| 2.10.7 | 6     | Number                                      | <Nb>         | [0..1] | text{1,35}  | I     |                    |

| Index | Level | Name                           | XML Tag             | Mult   | Type / Code                       | Restr | Additional details |
|-------|-------|--------------------------------|---------------------|--------|-----------------------------------|-------|--------------------|
| 2.108 | 6     | Related Date                   | <RltdDt>            | [0..1] | date                              | I     |                    |
| 2.109 | 5     | Referred Document Amount       | <RfrdDocAmt>        | [0..1] |                                   |       |                    |
| 2.110 | 6     | Due Payable Amount             | <DuePyblAmt>        | [0..1] | 0 <= decimal<br>td = 18<br>fd = 5 |       |                    |
|       | 7     | Xml Attribute Currency         | <Ccy>               |        | text<br>[A-Z]{3,3}                |       |                    |
| 2.111 | 6     | Discount Applied Amount        | <DscntApldAmt>      | [0..1] | 0 <= decimal<br>td = 18<br>fd = 5 |       |                    |
|       | 7     | Xml Attribute Currency         | <Ccy>               |        | text<br>[A-Z]{3,3}                |       |                    |
| 2.112 | 6     | Credit Note Amount             | <CdtNoteAmt>        | [0..1] | 0 <= decimal<br>td = 18<br>fd = 5 |       |                    |
|       | 7     | Xml Attribute Currency         | <Ccy>               |        | text<br>[A-Z]{3,3}                |       |                    |
| 2.113 | 6     | Tax Amount                     | <TaxAmt>            | [0..1] | 0 <= decimal<br>td = 18<br>fd = 5 | I     |                    |
| 2.114 | 6     | Reason Adjustment Amount And   | <AdjstmntAmtAndRsn> | [0..*] |                                   | I     |                    |
| 2.119 | 6     | Remitted Amount                | <RmtdAmt>           | [0..1] | 0 <= decimal<br>td = 18<br>fd = 5 |       |                    |
|       | 7     | Xml Attribute Currency         | <Ccy>               |        | text<br>[A-Z]{3,3}                |       |                    |
| 2.120 | 5     | Creditor Reference Information | <CdtrRefInf>        | [0..1] |                                   |       |                    |
| 2.121 | 6     | Type                           | <Tp>                | [0..1] |                                   |       |                    |
| 2.122 | 7     | Code Or Proprietary            | <CdOrPrtry>         | [1..1] | Choice                            |       |                    |
| 2.123 | 8     | Code                           | <Cd>                | [1..1] | text                              |       |                    |
|       | 9     | Remittance Advice Message      |                     |        | RADM                              |       |                    |

| Index  | Level | Name                               | XML Tag       | Mult   | Type / Code | Rest r | Additional details |
|--------|-------|------------------------------------|---------------|--------|-------------|--------|--------------------|
|        | 9     | Related Payment Instruction        |               |        | RPIN        |        |                    |
|        | 9     | Foreign Exchange Deal Reference    |               |        | FXDR        |        |                    |
|        | 9     | Dispatch Advice                    |               |        | DISP        |        |                    |
|        | 9     | Purchase Order                     |               |        | PUOR        |        |                    |
|        | 9     | Structured Communication Reference |               |        | SCOR        |        |                    |
| 2.12.4 | 8     | Proprietary                        | <Prtry>       | [1..1] | text{1,35}  | I      |                    |
| 2.12.5 | 7     | Issuer                             | <Issr>        | [0..1] | text{1,35}  | I      |                    |
| 2.12.6 | 6     | Reference                          | <Ref>         | [0..1] | text{1,35}  | I      |                    |
| 2.12.7 | 5     | Invoicer                           | <Invcr>       | [0..1] |             | I      |                    |
| 2.12.8 | 5     | Invoicee                           | <Invcee>      | [0..1] |             | I      |                    |
| 2.12.9 | 5     | Additional Remittance Information  | <AddtlRmtInf> | [0..3] | text{1,140} | I      |                    |

## Rule Definitions

| Index | Name                                    | Definition                                                                                                                                                                                                                                                                                                                                                                                     | Formal Rule Definition |
|-------|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| R1    | Rule<br>"MutuallyExclusive"             | For each [CustomerCreditTransferInitiationV03], the following elements are mutually exclusive:<br>[CustomerCreditTransferInitiationV03/PaymentInformation/UltimateDebtor] ,<br>[CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor]<br>and all may be absent                                                                           |                        |
| R2    | Rule<br>"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/<br><br>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. |                        |
| R3    | Conditional Rule<br>"HSBC_ServiceLevel" | Provide Service Level only at either Payment-Information or Transaction level<br>If<br>'Service Level' is present at 'Payment Information'<br>Then<br>'Service Level' is not allowed at 'Credit Transfer Transaction Information'                                                                                                                                                              |                        |

|    |                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
|----|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| R4 | Conditional Rule<br>"HSBC_OnBehalfOf"                  | <p>It is Mandatory to provide the name, address and an account or identification of the ultimate debtor if a priority payment is being made on behalf of someone apart from the account holder and should supplied in the Ultimate Debtor block.</p> <p>The address should include, as a minimum, the city or town name; the state or county; and the country.</p> <p>The Debtor Account &lt;DbtrAcct&gt; block should always be used to supply the HSBC account to be debited.</p> <p>If<br/>The payment is being made on behalf of someone apart from the account holder.<br/>Then<br/>The Ultimate Debtor block &lt;UltmtDbtr&gt;should be used to supply the name, address and an account or identification of the ultimate debtor<br/>Else<br/>The Debtor &lt;Dbtr&gt; block should be used to supply the name and address of the ultimate debtor.</p> |  |
| R5 | Conditional Rule<br>"HSBC_Name_Addresses"              | <p>If<br/>Name of greater than 35 characters is supplied<br/>Then<br/>Postal Address&gt;Street Name and Building Number will be ignored</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
| R6 | Conditional Rule<br>"HSBC_CountrySubDivision_PostCode" | <p>If<br/>Country Sub Division is supplied<br/>Then<br/>Post Code is ignored</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |
| R7 | Rule<br>"HSBC_Identification"                          | Debit account should be provided as domestic account number.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
| R8 | Rule<br>"HSBC_DebtorAgent"                             | <p>Debtor agent can be supplied as BIC or domestic routing code.</p> <p>Domestic routing code is required if domestic account number is quoted</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  |

|     |                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |
|-----|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| R9  | Rule<br>"HSBC_EndToEndIdentification"             | End To End Identification is a unique transaction reference. While 35 characters can be sent to the beneficiary, the debit reference is limited to 16 characters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| R10 | Rule<br>"HSBC_ExchangeRate"                       | Agreed exchange rate if EquivalentAmount is used                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| R11 | Rule<br>"HSBC_Contractidentification"             | Deal reference for an FX contract. Use only if EquivalentAmount is used                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
| R12 | Rule<br>"HSBC_FinancialInstitutionIdentification" | SWIFT BIC or routing code are the preferred options                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |  |
| R13 | Rule<br>"HSBC_Instructioned Information"          | <p>If using Instruction Information in free text form (i.e. Tag 72) then each instance of Instruction Information must start with a valid codeword followed by the text:<br/> /ACC/ - information for the account with institution (beneficiary bank)<br/> /INS/ - details of the instructing institution<br/> /INT/ - information for the intermediary bank</p> <p>You may provide 30 characters of text (after the codeword) for the first line and 33 characters of text for each subsequent line totalling a maximum of 140 characters (including the codeword).</p> <p>If using instruction information in coded form (i.e. Tag 23E) then Instruction Information must be no greater than 30 characters.</p> |  |
| R14 | Rule<br>"HSBC_Tag_23E"                            | - Up to four instances of Instruction for Creditor Agent can be used to provide coded instructions. The code must be provided in <InstrForCdtrAgt><Code> and accompanying text instructions in <InstrForCdtrAgt><InstrInf>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |

|     |                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
|-----|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| R15 | Rule "HSBC_Tag_72"                       | <p>Instruction for Creditor Agent and Instruction for Debtor Agent are both used to populate Tag 72 on a SWIFT message.</p> <p>A maximum of 5 lines of 35 characters may be provided to provide instruction to either the creditor bank or the debtor bank (or both). Check Instruction for Creditor Agent and Debtor Agent comments for further instructions on how to structure the text.</p> <p>In some countries, there are a maximum of 4 lines available. Please check your country MIG.</p> <p>If you are providing exchange rate contract information in &lt;XchgRateInf&gt;&lt;CtrctId&gt; then the total number of lines will be reduced by one.</p> <p>If you are providing a Purpose of Payment code in &lt;RgltryRptg&gt;&lt;RgltryDtIs&gt;&lt;Inf&gt; then the total number of lines will be reduced by one.</p> <p>If you are using the Authorisation Type of ILA and using Get Rate functionality, then the total number of lines will be reduced by one.</p> <p>If you are providing both Instruction for Debtor Agent AND Instruction for Creditor Agent THEN the debtor agent instruction will take precedence.</p> |  |
| R16 | Rule "HSBC_Instruction_for_Debtor_Agent" | <p>You may provide Instruction for Debtor Agent with the codeword /REC/. You may provide 30 characters of text (after the codeword) for the first line and 33 characters of text for each subsequent line totalling a maximum of 140 characters (including the codeword).</p> <p>If you choose not to provide the codeword you may provide 30 characters of text (after the codeword) for the first line and 33 characters of text for each subsequent line totalling a maximum of 140 characters (including the codeword).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |

|     |                                              |                                                                                                                                                                                                                                                                                                                           |  |
|-----|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| R17 | Rule<br>"HSBC_RegulatoryDetails_Information" | For crossborder payment in transaction currency of CNY, purpose of payment is mandatory as a regulatory and clearing requirement.<br>Purpose must be one of below:<br>1) /BUSINESS/CAPITAL TRF<br>2) /BUSINESS/CHARITY DONATION<br>3) /BUSINESS/CURRENT ACC TXN<br>4) /BUSINESS/GOODS TRADE<br>5) /BUSINESS/SERVICE TRADE |  |
| R18 | Rule<br>"HSBC_Unstructured"                  | Up to 4 lines of 35 characters can be transmitted to the beneficiary. The first line will be used for the EndToEnd-ID, leaving 3 lines of 35 chars available for additional information. Lines will be wrapped to 35 chars if longer. Information that cannot be passed on will be truncated                              |  |

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