BPC Remittance Data Model Implementation Reference v1.0

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2 Disclaimers, Copyright and Acknowledgments

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3 Introduction

The purpose of this document is to provide the information and tools necessary to start sending and receiving electronic remittance (e-remittance) information, separate from a payment, through an e-delivery network. It is specific to remittance messages and does not address any other aspects of the exchange system or document types that may be sent through an e-delivery network. This is a guide, not an exhaustive list of tasks or a prescriptive specification. It describes the BPC's E-remittance data model, which is a profile of the ISO 20022 remt.001.001.008 message. The data model supports all payment methods and leverages the use of a remittance identifier to match the payment with the remittance information for the cash application process.

When using this data model within an exchange framework[1], B2B service providers[2] will be the primary users. They can use their existing custom interfaces with their clients to map customer remittance data to/from this data model, easing adoption and allowing those business to extend their reach to a greater number of trading partners via their connection to the network.

4 Background

One pivotal step in modernizing B2B payments is promoting the widespread adoption of e-remittance information exchange between businesses. This shift from traditional manual processes to e-remittance data adoption is set to revolutionize the industry, benefiting companies of all sizes by reducing payment application costs and improving efficiency. The Business Payments Coalition (BPC) is actively working to enable the widespread exchange of e-remittance information between businesses via a concerted effort by key players in the industry including businesses, service providers, payment networks, and financial

[1] An exchange framework supports the interconnections between trading parties through an overarching set of policies, standards and guidelines that enable the exchange of documents and messages independent of the payment, accounting, and enterprise resource planning (ERP) system.

[2] Examples of B2B service providers in an exchange framework include B2B networks, AP providers, AR providers, ERP providers, lockbox providers, banks/financial institutions, optical character recognition providers, billing service providers, e-invoice service providers, and EDI VANs.

institutions[3]. These stakeholders have been focused on achieving straight-through-processing of remittance information and ushering in a new era of efficiency and convenience.

5 The Remittance Message

5.1 Use of ISO 20022

All ISO 20022 messages that contain remittance information share the same data structure and elements in the remittance data model. When sent within a payment, the remittance information is in a self-contained structure within the overall payment data. The BPC remittance data model implements the Stand-Alone Remittance Advice (remt.001.xxx) message in the ISO 20022 specification. Designed for remittance information sent separately from a payment, this data model can be seamlessly integrated into an exchange framework and is consistent with all B2B remittance data elements available in the ISO 20022 data structure. Its implementation ensures a standardized and efficient process for all payment methods for all businesses involved.

See Appendix F for additional ISO 20022 reference information.

5.2 The Remt.001 Message

The remt.001 message has four primary information sections:

1. Header	Set of characteristics shared by all remittance information, included in the message. This document recommends data elements to use, defines which are required, and specifies how to populate certain data.
2. Remittance identifier	Data element used for linking the remt.001 message to the payment
3. Structured remittance data	The actual remittance data that is the core of the message. • Data comes from the accounts payable system of the payer and is mapped into the remt.001 message • Data is mapped into the accounts receivable system of the payee • This document recommends data elements to use, which are required, and how to populate the data in the remt.001 • Refer to the ISO 20022 MDR2 and X9 guide for more information on the data elements
4. Payment information	• Includes limited information from the payment that can be used for confirmation and research. • Includes limited information about the payment

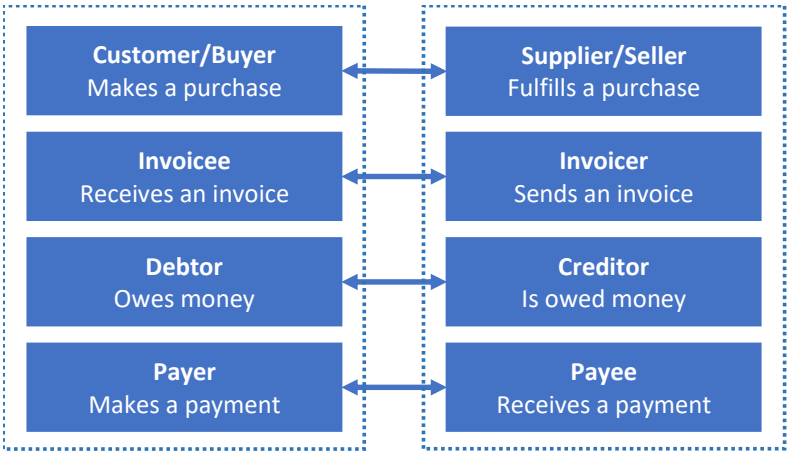
[3] A list of industry participants in the Assessment, Validation, and Pilot phases of this work can be found on the BPC's website.

	methods(instrument) for the bank reconciliation. • This document recommends data elements to use, which are required, and how to populate

For more information about the remt.001 message, see the ASC X9 ISO 20022 Remittance Content Market Guide ("X9 Guide") which can be used in conjunction with this document.

5.3 Party Terminology

ISO 20022 documentation uses the terms "debtor" and "creditor" to identify various parties (organization entities) in the B2B payments chain. Other terms may be used depending on the context. The following diagram illustrates generally understood party terminology within the payments community. This can be used as a reference for the terminology used within this document.



6 Linking the Remittance Information to the Payment

6.1 Data Used to Link the Remittance Information to the Payment

When the remittance information travels separate from the payment, the payee needs to link or re-associate the remittance data to the payment. This is done by using a combination of the following:

- Remittance Identifier (RmtId)
  - The ISO 20022 specification for the remt.001 message contains a data element, the Remittance Identifier (RmtId), that is for the specific purpose of linking the remt.001 remittance message to the related payment. This guide recommends market practices for populating it in different ways based on the payment type.
- External local instrument code
  - The local instrument code provides the payment type (e.g., instant, ACH, card, wire, check). This is necessary for understanding how the data was populated in the remittance identifier.

- Payer
  - Identification of the payer such that payee can uniquely identify payments received in combination with external local instrument code and the RmtId.

6.2 The Linkage Process for ISO 20022 Payments

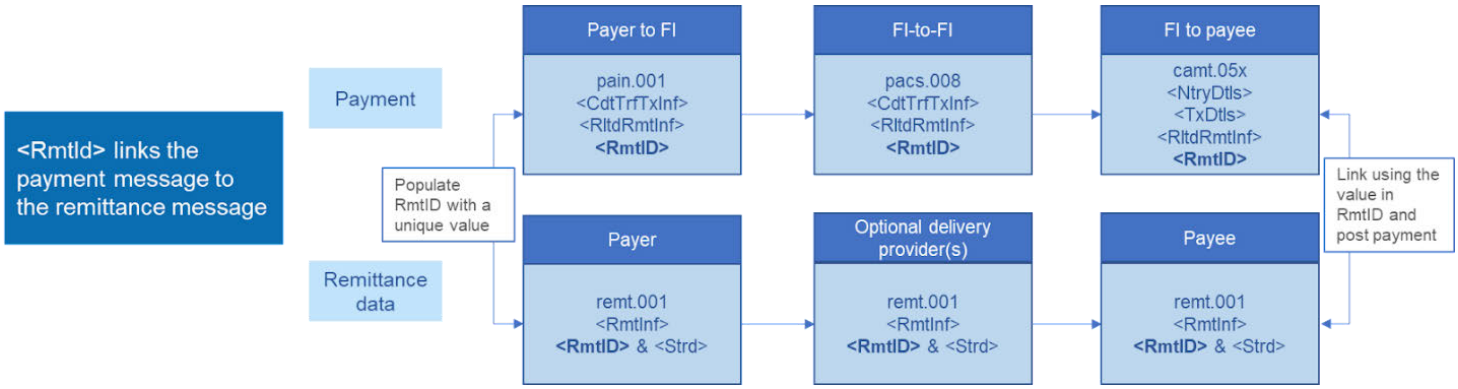
The process for linking ISO 20022 payments to separate remt.001 messages is straightforward because both the payment and the remt.001 message contain the RmtId data element. The linking identifier, or RmtId, is populated in both the payment and the remittance information at the time of payment initiation and can be populated with the unique electronic payment identifier from the AP system.

In an ISO 20022 payment, "Related Remittance Information" (RltdRmtInf) within the payment is specifically designed for remittance outside a payment and contains the remittance delivery method, data location, and RmtId identifier.

As with other payment methods, a combination of payer +remittance ID is needed by the payee for uniqueness in linking because the AP payment identifier is only unique to that payer.

The following diagram illustrates the linkage process for ISO 20022 payments and includes the ISO 20022 data tags.

ISO 20022 linkage for separate remittance messages
Data tags within payment and remittance message



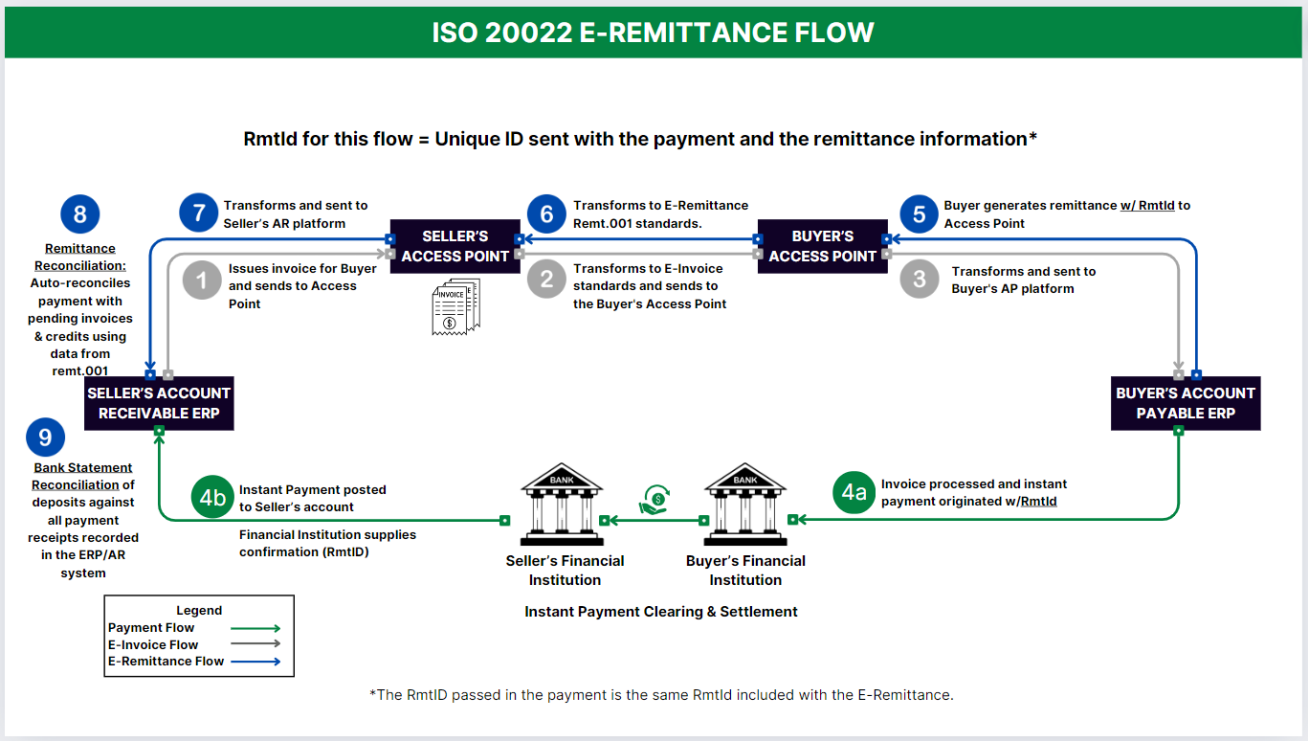
6.3 Process for Linking ISO 20022 Payments

In an exchange framework process, the payer populates the remittance identifier into the payment and sends it to its service provider (acting as the sending access point) with the remittance information. The sending access point populates the ID into the remt.001 message in the RmtId data element and sends it through a Framework. The payee receives the remittance identifier in the remittance message (from its service provider acting as the receiving access point) and in the payment and uses the unique value to match them for cash application where the payment is reconciled with pending invoices and credit notes in the ERP.

- If the sending access point creates the payment file (e.g., integrated payables provider or FI), they can also populate the remittance identifier for each the payment in the file.
- If the receiving access point has access to payments (e.g., integrated receivables or lockbox provider), they can match the remittance identifier on behalf of the payee for automated posting.

After the remittance reconciliation, there is a separate bank statement reconciliation of deposits against all payment receipts recorded in the ERP/Accounts Receivable system. This happens after the payment is received and allocated. The remittance total equals the payment total deposited in the supplier's bank account.

Below shows an exchange framework process for ISO 20022-based payments.



Example:

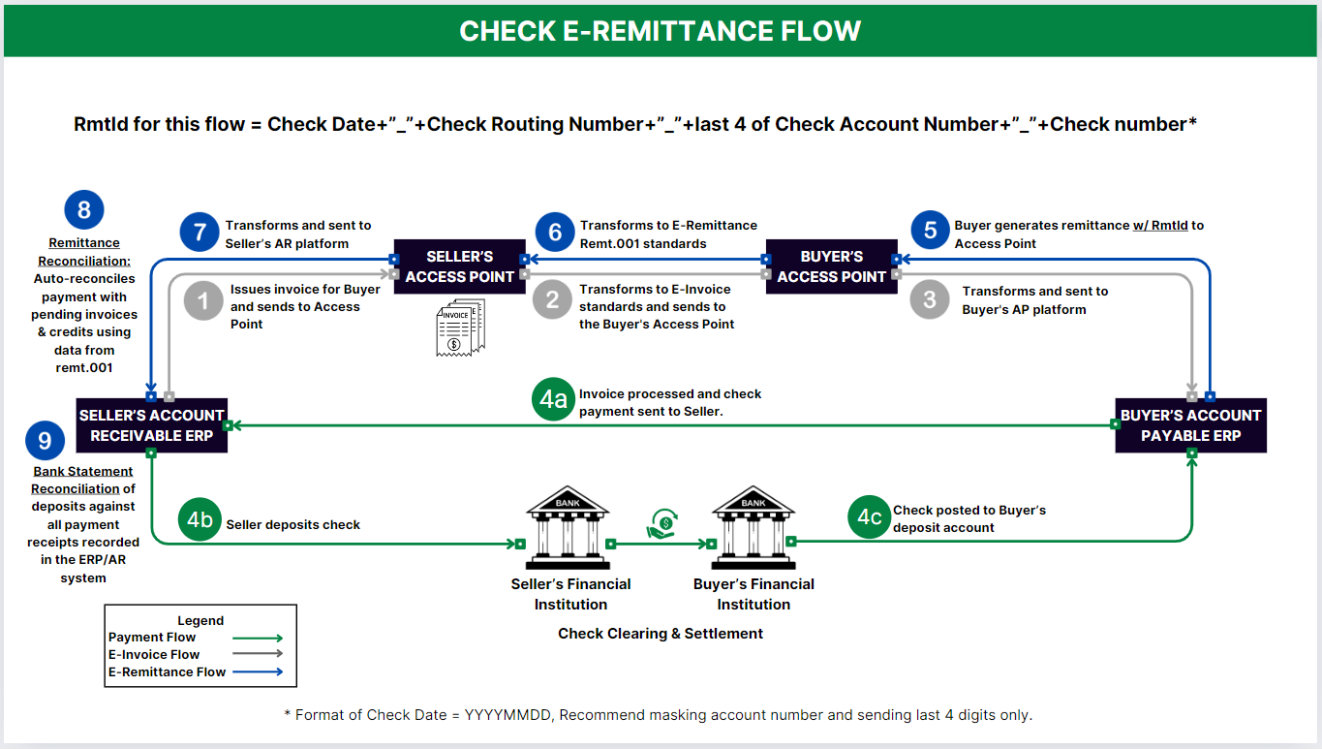
- Hank's Grocery is the payer who makes an instant payment to the seller ABC Food Processing Co.
- Populates the payment with a unique RmtId for example "915513052344755".
- They pass the same RmtId in the remt.001 message in the RmtId element as follows:
- <RmtId>915513052344755</RmtId>
- <LclInstrm><Cd>INST</Cd></LclInstrm>

6.4 Process for Linking Non-ISO 20022 Payments

The market guidance provided by the BPC E-Remittance Exchange Pilot Work Group, for other payment types, is to populate the RmtId with data that exists in the payment. Similar to ISO 2022 payments, a combination of payer, payment type (in the external local instrument code field) and remittance identifier is used to uniquely match the payment with the remittance information.

6.4.1 Linking Check Payments

When the payer mails a check payment, the bank check contains information about the bank's routing number, payer's account number, bank's check number and a date.

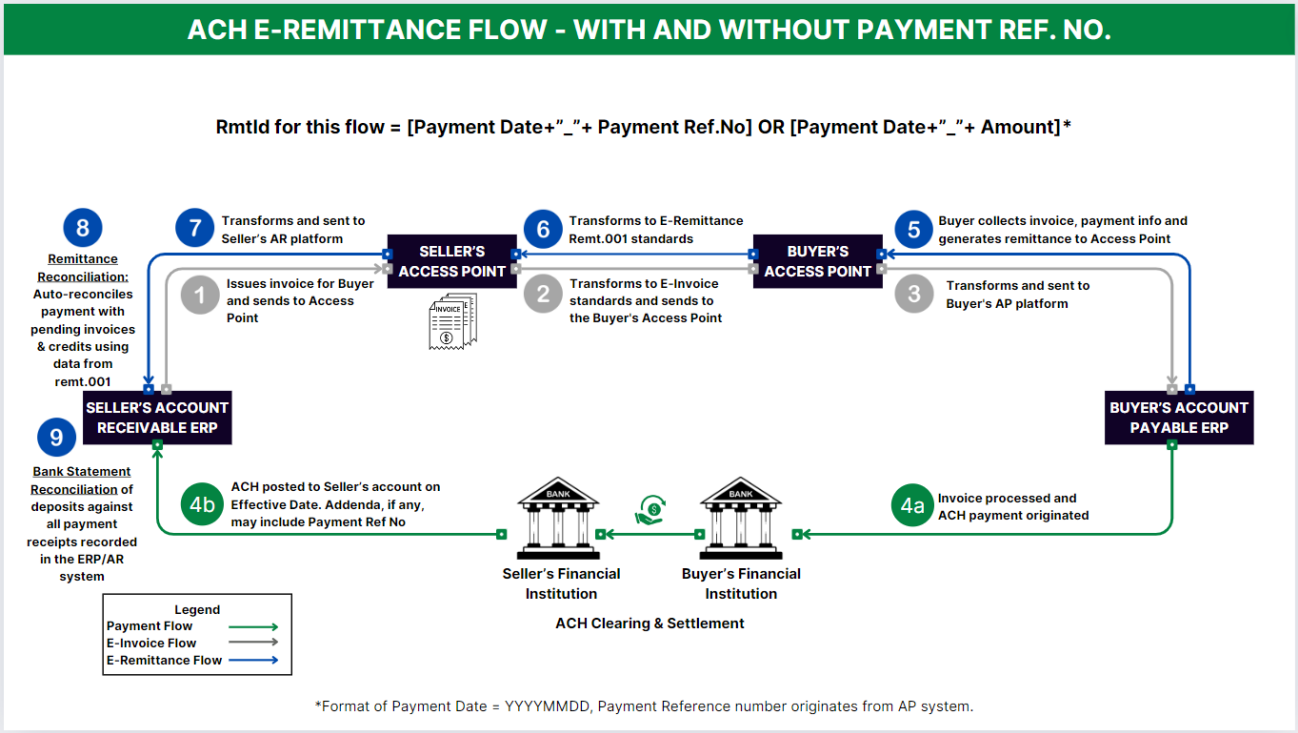


Example:

- Hank's Grocery is the payer who makes a check payment to the seller ABC Food Processing Co.
- Populates the RmtId element in the remt.001 message as follows:
- Check Date + "_" + Check Routing Number + "_" + last 4 of Check Account Number + "_" + Check number
- <RmtId>20240326_021000322_1752_327</RmtId>
- <LclInstrm><Cd>ARC</Cd></LclInstrm>

6.4.2 Linking ACH Payments

When the payer makes the payment through the Automated Clearing House (ACH) Network, it is given a unique reference number called the ACH number or payment reference number. If this number is not available, the payment amount will be used instead.



Example:

- Hank's Grocery is the payer who makes a $100,000 ACH payment to the seller ABC Food Processing Co.
- Populates the RmtId element in the remt.001 message as follows:
- Payment Date + "_" + Payment Reference Number
- <RmtId>20240326_021000322111</RmtId>
- <LclInstrm><Cd>CTX</Cd></LclInstrm>

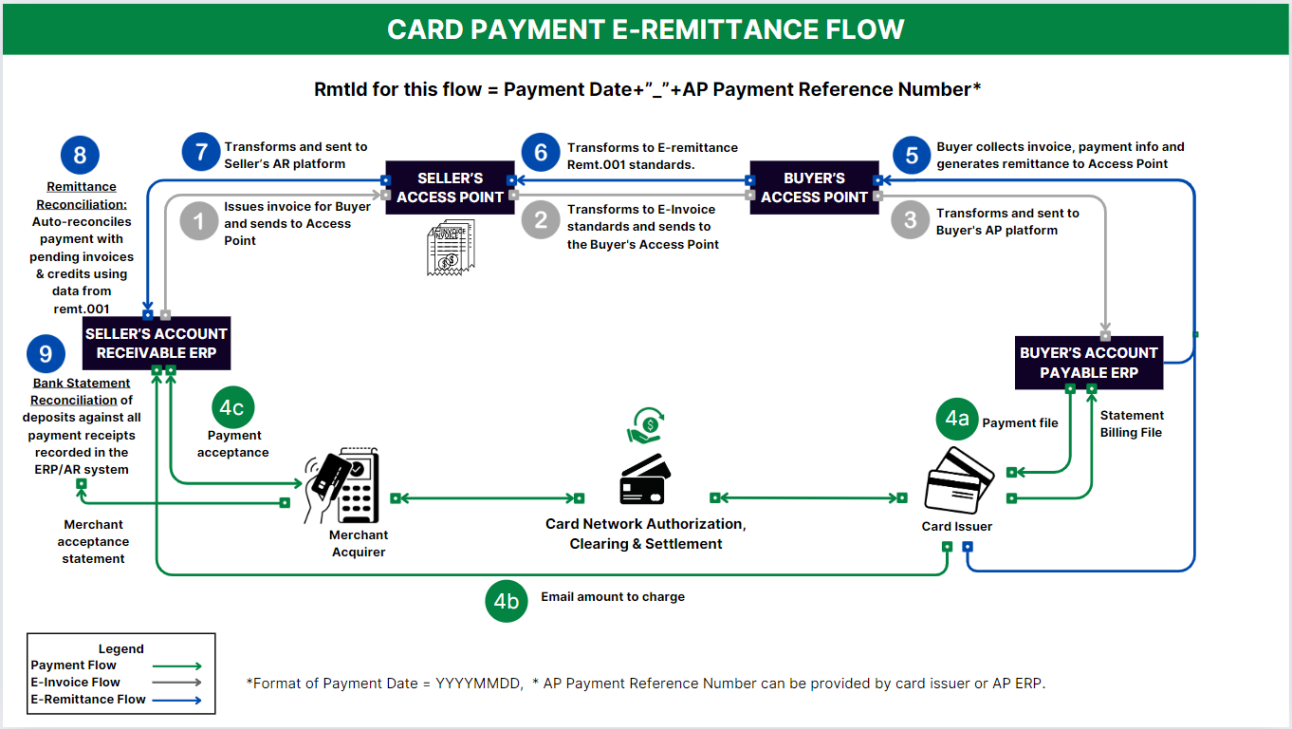
If the payment reference number is not available, the amount will be populated as follows:

- Payment Date + "_" + Amount
- <RmtId>20240326_100000</RmtId>
- <LclInstrm><Cd>CCD</Cd></LclInstrm>

Note: CTX or CCD can be used for the external local instrument code with ACH payments.

6.4.3 Linking Card Payments

When the payer makes the payment using a debit, credit or virtual card, it is given a unique AP Payment Reference Number by the card issuer or AP ERP.

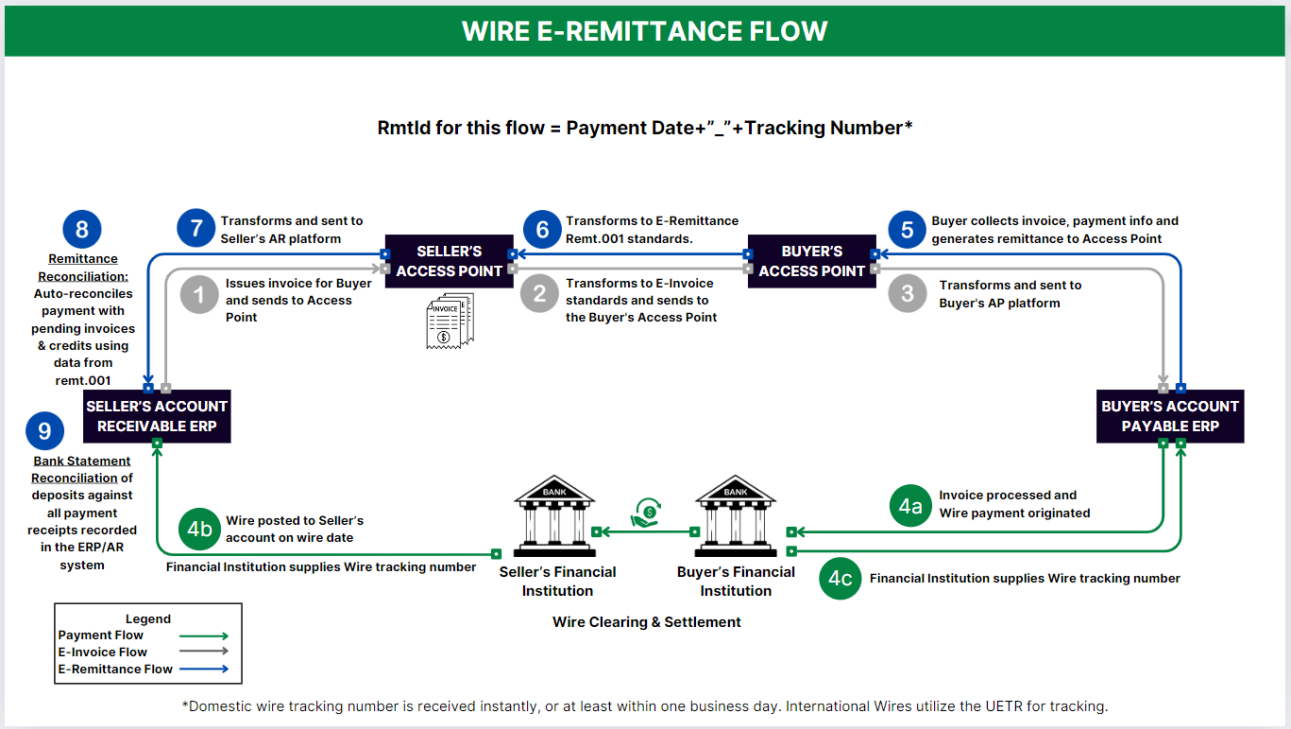


Example:

- Hank's Grocery is the payer who makes a card payment to the seller ABC Food Processing Co.
- Populates the RmtId element in the remt.001 message as follows:
- Payment Date + "_" + AP Payment Reference Number
- <RmtId>20240326_9999999999</RmtId>
- <LclInstrm><Cd>CARD</Cd></LclInstrm>

6.4.4 Linking Wire Payments

It's anticipated that most wire payments will follow the ISO 20022 standard in the near future, in which case the process for linking ISO 20022 payments would apply (see Section 6.3 above). To the extent the standard is not yet applicable, then the following applies. When the payer makes the payment using a bank wire, it is given a unique Tracking Number.



Example:

- Hank's Grocery is the payer who makes a bank wire payment to the seller ABC Food Processing Co.
- Populates the RmtId element in the remt.001 message as follows:
- Payment Date + "_" + Tracking Number
- <RmtId>20240326_5321467004803280</RmtId>
- <LclInstrm><Cd>TRF</Cd></LclInstrm>

7 Remittance Data Model

7.1 Context

The BPC's work on the data model focused on three areas pertinent to an exchange framework:

1. Constructing and implementing a complete remt.001 message that was suitable for broad market availability.
2. Formally incorporating existing ISO 20022 data and message rules and adding rules specific to an exchange framework; and
3. Determining a mechanism for schema validation and considering a mechanism that will be feasible going forward.

The data model is fully documented in Appendix E: Data Model, and the data model rules are in Appendix A: Remittance Data Model Rules and Codes. The data model in spreadsheet form is more practical for mapping remittance documents into the exchange framework format and is available on the Business Payments Coalition website.

The data model uses the existing ISO 20022 remittance data elements, with all B2B data elements available for use.[4] While the data model is consistent with the ISO 20022 data model, there are modifications specific to the exchange framework implementation of the data model:

- Some data elements that are optional in the ISO 20022 model are required in an exchange framework. Examples include usage of structured remittance data and populating key data elements such as invoice number, date, and amount.
- There are recommended or required values for certain data elements, such as those in the header.
- There are certain rules specific to an exchange framework, primarily related to required vs. optional data elements.

All changes for an exchange framework are documented in Appendix A: Remittance Data Model Rules and Codes.

7.2 Schema Validation

The ISO 20022 remt.001 message has hierarchy and data usage rules specified in an official ISO 20022 XSD schema file.[5] The exchange framework rules require that all messages sent over the network be validated for conformance to an exchange framework's implementation of the data model for the message type. The BPC's E-Remittance Pilot participants created a Sample XSD that incorporates both the ISO 20022 XSD schema validation file and the rules specific to an exchange framework. The BPC's XSD is available on the E-Remittance Pilot GitHub site.

[4] B2B data excludes data for tax and garnishment payments.

[5] An XSD file is a definition file specifying the elements and attributes that can be part of an XML document. This ensures that data is properly interpreted, and errors are caught, resulting in appropriate XML validation. XSD files ensure that the data entered follows the same structure as defined in the file. XSD files are stored in XML file format.

8 Appendix A: Remittance Data Model Rules and Codes

8.1 Data Model Rules

The following table lists all the rules for data usage in an exchange framework implementation of the remt.001 message. Most of these rules pertain to differences in required vs. optional data elements. The table can be used as a reference to differences between the official ISO 20022 data model and the BPC's exchange framework implementation.

Rule ID	Rule (description)	Error message	Requirement
remt.001-001	Unstructured remittance data is not supported	Unstructured remittance data is improperly included. Use Additional Remittance Information for unstructured text.	<Ustrd> multiplicity is [0..0]
remt.001-002	Remittance data for tax payments is not supported	Tax payment remittance data is improperly included. Tax payments are not supported.	<TaxRmt> multiplicity is [0..0]
remt.001-003	Remittance data for garnishment payments is not supported	Garnishment payment remittance data is improperly included. Garnishment payments are not supported.	<GrnshmtRmt> multiplicity is [0..0]
remt.001-004	Supplementary remittance data is not supported	Supplementary remittance data improperly included. Supplementary remittance data is not supported.	<SplmtryData> multiplicity is [0..0]
remt.001-005	Initiating Party ID in header is required (exchange framework sender Participant ID)	The initiating party identifier is missing in the header. Include the exchange framework sender Participant ID.	<GrpHdr><InitgPty><Id> multiplicity is [1..1]
remt.001-006	Message Recipient ID in header is required (exchange framework receiver participant ID)	The message recipient identifier is missing in the header. Include the exchange framework receiver Participant ID.	<GrpHdr><MsgRcpt><Id> multiplicity is [1..1]
remt.001-007	Remittance Information is required	Remittance information is missing.	<RmtInf> multiplicity is [1..1]
remt.001-008	At least one instance of Structured Remittance Information is required	Structured remittance information is missing.	<RmtInf><Strd> multiplicity is [1..*]
remt.001-009	Document type code is required	A document type code is missing. Include a type code for each document.	<RmtInf><Strd><RfrdDocInf><Tp><CdOrPrtry><Cd> multiplicity is [1..1]
remt.001-010	Document number is required	A document number is missing. Include a number for each document.	<RmtInf><Strd><RfrdDocInf><Nb> multiplicity is [1..1]
remt.001-011	Document date is required	A document date is missing. Include a date for each document.	<RmtInf><Strd><RfrdDocInf><RltdDt> multiplicity is [1..1]
remt.001-012	Details of amounts paid are required	Details of amounts paid are missing. Include all details that support the amount remitted for each document.	<RmtInf><Strd><RfrdDocInf><RfrdDocAmt> multiplicity is [1..1]

Rule ID	Rule (description)	Error message	Requirement
remt.001-013	Amount remitted is required	An amount remitted is missing. Include the amount remitted for each document.	<RmtInf><Strd><RfrdDocInf><RmtdAmt> multiplicity is [1..1]
remt.001-014	Payment amount is required	The payment amount is missing.	<RmtInf><OrgnlPmtInf><Amt><InstdAmt> multiplicity is [1..1]
remt.001-015	Payment date is required	The payment date is missing.	<RmtInf><OrgnlPmtInf><ReqdExctnDt><Dt> multiplicity is [1..1]
remt.001-016	Debtor (payer) name is required	The payer (debtor) name from the payment is missing.	<RmtInf><OrgnlPmtInf><Dbtr><Nm> multiplicity is [1..1]
remt.001-017	Creditor (payee) name is required	The payee (creditor) name from the payment is missing.	<RmtInf><OrgnlPmtInf><Cdtr><Nm> multiplicity is [1..1]
remt.001-018	In the header, a value of "exchange framework" is required as a proprietary value in Scheme Name for the initiating party	The scheme name for the initiating party does not contain the required value "exchange framework".	<GrpHdr><InitgPty><Id><OrgId><Other><SchmeNm><Prtry> multiplicity is [1..1]
remt.001-019	In the header, a value of "exchange framework" is required as a proprietary value in Scheme Name for the receiving party	The scheme name for the receiving party does not contain the required value "exchange framework".	<GrpHdr><MsgRcpt><Id><OrgId><Other><SchmeNm><Prtry> multiplicity is [1..1]
remt.001-020	A code for the initiating party scheme name is not supported	A code for the initiating party scheme name is improperly included. Instead, use the proprietary value "exchange framework."	<GrpHdr><InitgPty><Id><OrgId><Other><SchmeNm><Cd> multiplicity is [0..0]
remt.001-021	A code for the receiving party scheme name is not supported	A code for the receiving party scheme name is improperly included. Instead, use the proprietary value "exchange framework."	<GrpHdr><MsgRcpt><Id><OrgId><Other><SchmeNm><Cd> multiplicity is [0..0]
remt.001-022	The local instrument code is required.	The local instrument code is missing.	<PmtTpInf><LclInstrm><Cd>ARC</Cd></LclInstrm></PmtTpInf> multiplicity is [1..1]

8.2 Data Model Code Lists

ISO 20022 has two types of codes for use in remittance information. Internal codes are built into the schema, and external codes are available at ISO 20022 code lists. The following table includes the external code sets used in the BPC exchange framework implementation of the data model. The table shows the BPC's recommended market practices for data elements commonly used with remittance information for U.S. domestic payments. Using this subset of the full code lists for U.S. implementations will ensure common market practices.

Recommended Market Practices for the United States

Code Type	Code Description	Code Value
Code set for all instances of ... ExternalLocalInstrument1Code		
ExternalLocalInstrument1Code	CreditTransfers – Use for wire payments	TRF
ExternalLocalInstrument1Code	CardClearing – Use for card payments	CARD
ExternalLocalInstrument1Code	InstantCreditTransfer – Use for instant payments	INST
ExternalLocalInstrument1Code	CashConcentrationOrDisbursementCorporateCounterparty – Use for ACH CCD payments	CCD
ExternalLocalInstrument1Code	CorporateTradeExchange – Use for ACH CTX payments	CTX
ExternalLocalInstrument1Code	AccountsReceivableCheck – Use for check payments	ARC
Code set for all instances of Country <Ctry>		
Country	United States	US
Country	Canada	CA
Country	Mexico	MX
Code set for all instances of ...<SchmeNm><Cd>		
ExternalOrganisationIdentification1	BankPartyIdentification	BANK
ExternalOrganisationIdentification1	ClearingIdentificationNumber	CHID
ExternalOrganisationIdentification1	CertificateOfIncorporationNumber	CINC
ExternalOrganisationIdentification1	CountryIdentificationCode	COID
ExternalOrganisationIdentification1	CustomerNumber	CUST
ExternalOrganisationIdentification1	DataUniversalNumberingSystem	DUNS
ExternalOrganisationIdentification1	EmployerIdentificationNumber	EMPL
ExternalOrganisationIdentification1	GS1GLNIdentifier	GS1G
ExternalOrganisationIdentification1	TaxIdentificationNumber	TXID
Code set for all instances of ...<DscntApldAmt><Tp><Cd>		
DiscountAmountType1	AdditionalPromotionalDiscount	APDS
DiscountAmountType1	StandingDiscount	STDS
DiscountAmountType1	TermsDiscount	TMDS
Code set for all instances of ...<TaxAmt><Tp><Cd>		
ExternalTaxAmountType1	CityTax	CITY
ExternalTaxAmountType1	CountyTax	CNTY
ExternalTaxAmountType1	LocalTax	LOCL
ExternalTaxAmountType1	ProvinceTax	PROV
ExternalTaxAmountType1	StateTax	STAT
Code set for all instances of ...<LineDtls><Id><Tp><CdOrPrtry><Cd>		
ExternalDocumentLineType1	AdditionalProductIdentificationAssignedByTheManufacturer	ADPI
ExternalDocumentLineType1	AlternateISBN	AISB

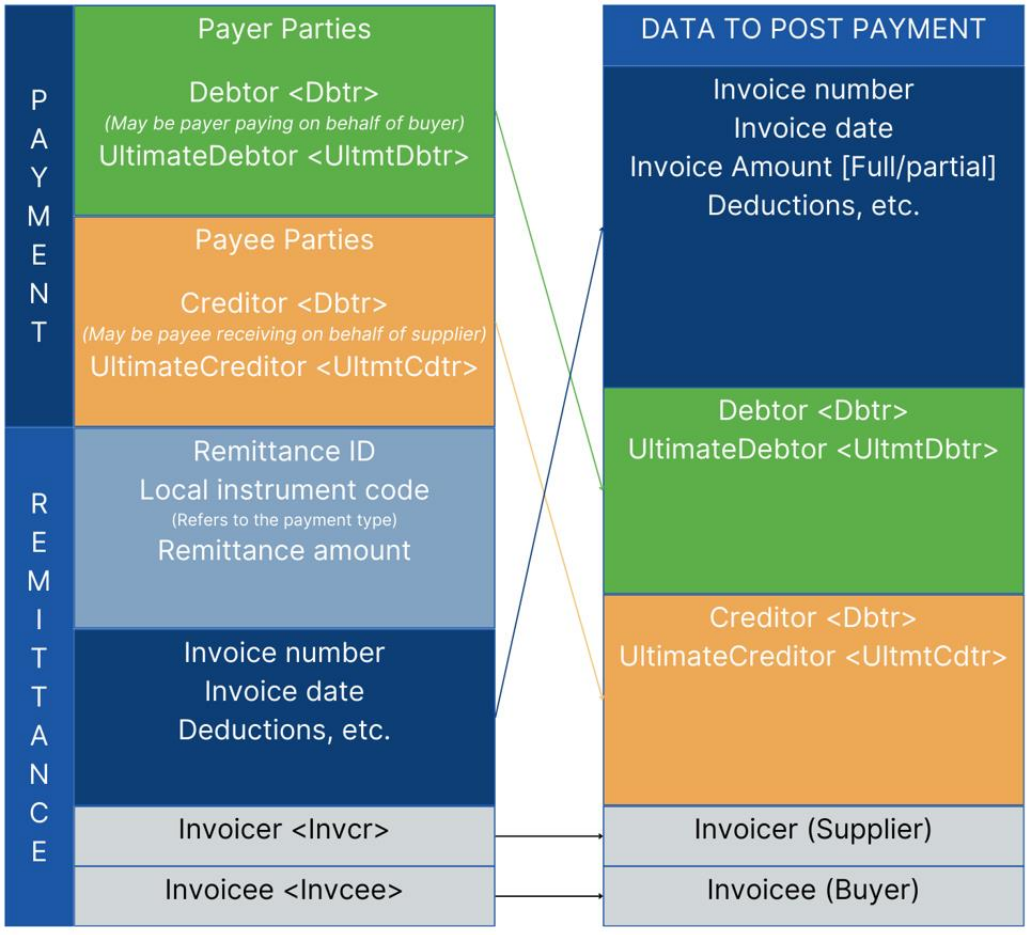
Code Type	Code Description	Code Value
ExternalDocumentLineType1	AssetNumber	ASNB
ExternalDocumentLineType1	CatalogNumber	CTNB
ExternalDocumentLineType1	DunBradstreetStandardProductAndServiceCode	DBSP
ExternalDocumentLineType1	EuropeanArticleNumberEAN2551	EANN
ExternalDocumentLineType1	EquipmentIdentificationNumber	EINB
ExternalDocumentLineType1	GeneralSpecificationNumber	GSNB
ExternalDocumentLineType1	HIBCHealthCareIndustryBarCode	HIBC
ExternalDocumentLineType1	InternationalStandardBookNumberISBN	ISBN
ExternalDocumentLineType1	LotNumber	LTNB
ExternalDocumentLineType1	ModelNumber	MDNB
ExternalDocumentLineType1	PartNumber	PRNB
ExternalDocumentLineType1	ProductTypeCode	PTCD
ExternalDocumentLineType1	StockNumber	SKNB
ExternalDocumentLineType1	StyleNumber	STNB
ExternalDocumentLineType1	TechnicalOrderNumber	TONB
ExternalDocumentLineType1	UPCConsumerPackageCode	UPCC
ExternalDocumentLineType1	UniversalProductNumber	UPNB

9 Appendix B: Entities in ISO 20022

Proper mapping of entities (parties) to remittance data is important for successful cash application. The ISO 20022 documentation defines parties but does not explain how the various parties pertain to the interaction of the payment and remittance information. This appendix explains entities in more detail. Refer to the X9 Guide for additional background information.

It is very common for businesses to make payments to, or receive payments from, multiple legal or operating entities. Entity information in the payment is important for the process to link the payment to the stand-alone remt.001 message. There are entity (party) data elements in both the payment data and the remittance data. Payer and payee information is usually pulled from the payment data and is also included in the remt.001.

The diagram below illustrates the importance of understanding where the entity (party) data is to link a payment to the remittance data and apply cash.



Buyer/customer side: debtor-payer-invoicee
Supplier/seller side: creditor-payee-invoicer

The ISO 20022 term for a payer is *debtor* and the term for a payee is *creditor*. It also uses the terms *ultimate debtor*, *ultimate creditor*, *invoicee*, and *invoicer* for situations where payments are sent or

received by entities on behalf of other entities. The debtor, creditor, ultimate debtor, and ultimate creditor entities are in the *payment data* and the invoicer and invoicee entity are in the *remittance data*.

The following table has ISO entity definitions, examples, and location of the entity data.

Name & Tag	Presence	Definition and explanation
Debtor <Dbtr>	Payment data [1..1]	Party that owes an amount of money to the (ultimate) creditor. In many cases, this the customer. • In a payment, this is the payer. • In AR, the "debtor" (payer) may be a different entity than the customer (buyer), for example, if a parent, shared services center or third party pays on behalf of a subsidiary or operating entity.
UltimateDebtor <UltmtDbtr> Can only be used if different from Debtor.	Payment data [0..1]	Ultimate party that owes an amount of money to the (ultimate) creditor. • In a payment, this applies when a payer ("debtor") pays on behalf of another entity that owes the amount. • In AR, the "ultimate debtor" may be the customer (buyer) entity when a parent, shared services center or third party pays on behalf of a subsidiary or operating entity.
Invoicee <Invcee>	Remittance data [0..1]	Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. • In AR, this should be the customer (buyer).
Creditor <Cdtr>	Payment data [1..1]	Party to which an amount of money is due. In many cases, this is the supplier. • In a payment, this is the payee. • In AR, the "creditor" (payee) may be a different entity than the supplier, for example, if a parent, shared services center or third party collects payment on behalf of a subsidiary or operating entity.
UltimateCreditor <UltmtCdtr> Can only be used if different from Creditor.	Payment data [0..1]	Ultimate party to which an amount of money is due. • In a payment, this applies when an entity ("payee") collects payment on behalf of another entity that is owed the amount. • In AR, the "ultimate creditor" may be the supplier entity when a parent, shared services center or third party collects payment on behalf of a subsidiary or operating entity.
Invoicer <Invcr>	Remittance data [0..1]	Identification of the organization issuing the invoice, when it is different from the creditor or ultimate creditor. • In AR, this should be the supplier

10 Appendix C: Sample Remt.001 Schema Definition (XSD)

```
<?xml version="1.0" encoding="UTF-8"?>

<xs:schema xmlns="urn:iso:std:iso:20022:tech:xsd:remt.001.001.08"
xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified"
targetNamespace="urn:iso:std:iso:20022:tech:xsd:remt.001.001.08">

  <xs:element name="Document" type="Document"/>

  <xs:complexType name="AccountIdentification4Choice">

    <xs:choice>

      <xs:element name="IBAN" type="IBAN2007Identifier"/>

      <xs:element name="Othr" type="GenericAccountIdentification1"/>

    </xs:choice>

  </xs:complexType>

  <xs:complexType name="AccountSchemeName1Choice">

    <xs:choice>

      <xs:element name="Cd" type="ExternalAccountIdentification1Code"/>

      <xs:element name="Prtry" type="Max35Text"/>

    </xs:choice>

  </xs:complexType>

  <xs:simpleType name="ActiveOrHistoricCurrencyAndAmount_SimpleType">

    <xs:restriction base="xs:decimal">

      <xs:fractionDigits value="5"/>

      <xs:totalDigits value="18"/>

      <xs:minInclusive value="0"/>

    </xs:restriction>

  </xs:simpleType>

  <xs:complexType name="ActiveOrHistoricCurrencyAndAmount">

    <xs:simpleContent>

      <xs:extension base="ActiveOrHistoricCurrencyAndAmount_SimpleType">

        <xs:attribute name="Ccy" type="ActiveOrHistoricCurrencyCode" use="required"/>

      </xs:extension>

    </xs:simpleContent>
```

```
  </xs:complexType>
  <xs:simpleType name="ActiveOrHistoricCurrencyCode">
    <xs:restriction base="xs:string">
      <xs:pattern value="[A-Z]{3,3}"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="AddressType2Code">
    <xs:restriction base="xs:string">
      <xs:enumeration value="ADDR"/>
      <xs:enumeration value="PBOX"/>
      <xs:enumeration value="HOME"/>
      <xs:enumeration value="BIZZ"/>
      <xs:enumeration value="MLTO"/>
      <xs:enumeration value="DLVY"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:complexType name="AddressType3Choice">
    <xs:choice>
      <xs:element name="Cd" type="AddressType2Code"/>
      <xs:element name="Prtry" type="GenericIdentification30"/>
    </xs:choice>
  </xs:complexType>
  <xs:complexType name="AmountType3Choice">
    <xs:sequence>
          <xs:element minOccurs="1" maxOccurs="1" name="InstdAmt"
type="ActiveOrHistoricCurrencyAndAmount"/>
      <xs:element minOccurs="0" maxOccurs="1" name="EqvtAmt" type="EquivalentAmount2"/>
    </xs:sequence>
  </xs:complexType>
  <xs:simpleType name="AnyBICDec2014Identifier">
    <xs:restriction base="xs:string">
      <xs:pattern value="[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}"/>
```

```
    </xs:restriction>
  </xs:simpleType>
  <xs:complexType name="Authorisation1Choice">
    <xs:choice>
      <xs:element name="Cd" type="Authorisation1Code"/>
      <xs:element name="Prtry" type="Max128Text"/>
    </xs:choice>
  </xs:complexType>
  <xs:simpleType name="Authorisation1Code">
    <xs:restriction base="xs:string">
      <xs:enumeration value="AUTH"/>
      <xs:enumeration value="FDET"/>
      <xs:enumeration value="FSUM"/>
      <xs:enumeration value="ILEV"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="BICFIDec2014Identifier">
    <xs:restriction base="xs:string">
      <xs:pattern value="[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="BaseOneRate">
    <xs:restriction base="xs:decimal">
      <xs:fractionDigits value="10"/>
      <xs:totalDigits value="11"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:complexType name="BranchAndFinancialInstitutionIdentification6">
    <xs:sequence>
      <xs:element name="FinInstnId" type="FinancialInstitutionIdentification18"/>
      <xs:element maxOccurs="1" minOccurs="0" name="BrnchId" type="BranchData3"/>
    </xs:sequence>
```

```
</xs:complexType>
<xs:complexType name="BranchData3">
  <xs:sequence>
    <xs:element maxOccurs="1" minOccurs="0" name="Id" type="Max35Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="LEI" type="LEIIdentifier"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Nm" type="Max140Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="PstlAdr" type="PostalAddress24"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="CashAccount40">
  <xs:sequence>
    <xs:element maxOccurs="1" minOccurs="0" name="Id" type="AccountIdentification4Choice"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Tp" type="CashAccountType2Choice"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Ccy" type="ActiveOrHistoricCurrencyCode"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Nm" type="Max70Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Prxy" type="ProxyAccountIdentification1"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="CashAccountType2Choice">
  <xs:choice>
    <xs:element name="Cd" type="ExternalCashAccountType1Code"/>
    <xs:element name="Prtry" type="Max35Text"/>
  </xs:choice>
</xs:complexType>
<xs:complexType name="CategoryPurpose1Choice">
  <xs:choice>
    <xs:element name="Cd" type="ExternalCategoryPurpose1Code"/>
    <xs:element name="Prtry" type="Max35Text"/>
  </xs:choice>
</xs:complexType>
<xs:complexType name="ClearingSystemIdentification2Choice">
  <xs:choice>
```

```
      <xs:element name="Cd" type="ExternalClearingSystemIdentification1Code"/>
      <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
  </xs:complexType>
  <xs:complexType name="ClearingSystemMemberIdentification2">
    <xs:sequence>
      <xs:element maxOccurs="1" minOccurs="0" name="ClrSysId" type="ClearingSystemIdentification2Choice"/>
      <xs:element name="MmbId" type="Max35Text"/>
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="Contact4">
    <xs:sequence>
      <xs:element maxOccurs="1" minOccurs="0" name="NmPrfx" type="NamePrefix2Code"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Nm" type="Max140Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="PhneNb" type="PhoneNumber"/>
      <xs:element maxOccurs="1" minOccurs="0" name="MobNb" type="PhoneNumber"/>
      <xs:element maxOccurs="1" minOccurs="0" name="FaxNb" type="PhoneNumber"/>
      <xs:element maxOccurs="1" minOccurs="0" name="EmailAdr" type="Max2048Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="EmailPurp" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="JobTitl" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Rspnsblty" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Dept" type="Max70Text"/>
      <xs:element maxOccurs="unbounded" minOccurs="0" name="Othr" type="OtherContact1"/>
      <xs:element maxOccurs="1" minOccurs="0" name="PrefrdMtd" type="PreferredContactMethod1Code"/>
    </xs:sequence>
  </xs:complexType>
  <xs:simpleType name="CopyDuplicate1Code">
    <xs:restriction base="xs:string">
      <xs:enumeration value="CODU"/>
      <xs:enumeration value="COPY"/>
      <xs:enumeration value="DUPL"/>
    </xs:restriction>
```

```
</xs:simpleType>
<xs:simpleType name="CountryCode">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Z]{2,2}"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="CreditDebitCode">
  <xs:restriction base="xs:string">
    <xs:enumeration value="CRDT"/>
    <xs:enumeration value="DBIT"/>
  </xs:restriction>
</xs:simpleType>
<xs:complexType name="CreditorReferenceInformation2">
  <xs:sequence>
    <xs:element maxOccurs="1" minOccurs="0" name="Tp" type="CreditorReferenceType2"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Ref" type="Max35Text"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="CreditorReferenceType1Choice">
  <xs:choice>
    <xs:element name="Cd" type="DocumentType3Code"/>
    <xs:element name="Prtry" type="Max35Text"/>
  </xs:choice>
</xs:complexType>
<xs:complexType name="CreditorReferenceType2">
  <xs:sequence>
    <xs:element name="CdOrPrtry" type="CreditorReferenceType1Choice"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Issr" type="Max35Text"/>
  </xs:sequence>
</xs:complexType>
<xs:complexType name="DateAndDateTime2Choice">
  <xs:choice>
```

```
      <xs:element name="Dt" type="ISODate"/>
      <xs:element name="DtTm" type="ISODateTime"/>
    </xs:choice>
</xs:complexType>
  <xs:complexType name="DateAndDateTime3Choice">
    <xs:sequence>
      <xs:element maxOccurs="1" minOccurs="1" name="Dt" type="ISODate"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="DateAndPlaceOfBirth1">
    <xs:sequence>
      <xs:element name="BirthDt" type="ISODate"/>
      <xs:element maxOccurs="1" minOccurs="0" name="PrvcOfBirth" type="Max35Text"/>
      <xs:element name="CityOfBirth" type="Max35Text"/>
      <xs:element name="CtryOfBirth" type="CountryCode"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="DatePeriod2">
    <xs:sequence>
      <xs:element name="FrDt" type="ISODate"/>
      <xs:element name="ToDt" type="ISODate"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="DiscountAmountAndType1">
    <xs:sequence>
      <xs:element maxOccurs="1" minOccurs="0" name="Tp" type="DiscountAmountType1Choice"/>
      <xs:element name="Amt" type="ActiveOrHistoricCurrencyAndAmount"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="DiscountAmountType1Choice">
    <xs:choice>
      <xs:element name="Cd" type="ExternalDiscountAmountType1Code"/>
```

```
      <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
</xs:complexType>
<xs:complexType name="Document">
    <xs:sequence>
      <xs:element name="RmtAdvc" type="RemittanceAdviceV05"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="DocumentAdjustment1">
    <xs:sequence>
      <xs:element name="Amt" type="ActiveOrHistoricCurrencyAndAmount"/>
      <xs:element maxOccurs="1" minOccurs="0" name="CdtDbtInd" type="CreditDebitCode"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Rsn" type="Max4Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="AddtlInf" type="Max140Text"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="DocumentLineIdentification1">
    <xs:sequence>
      <xs:element maxOccurs="1" minOccurs="0" name="Tp" type="DocumentLineType1"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Nb" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="RltdDt" type="ISODate"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="DocumentLineInformation1">
    <xs:sequence>
      <xs:element maxOccurs="unbounded" minOccurs="1" name="Id" type="DocumentLineIdentification1"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Desc" type="Max2048Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Amt" type="RemittanceAmount3"/>
    </xs:sequence>
</xs:complexType>
<xs:complexType name="DocumentLineType1">
    <xs:sequence>
```

```
      <xs:element name="CdOrPrtry" type="DocumentLineType1Choice"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Issr" type="Max35Text"/>
   </xs:sequence>
</xs:complexType>
<xs:complexType name="DocumentLineType1Choice">
   <xs:choice>
      <xs:element name="Cd" type="ExternalDocumentLineType1Code"/>
      <xs:element name="Prtry" type="Max35Text"/>
   </xs:choice>
</xs:complexType>
<xs:simpleType name="DocumentType3Code">
   <xs:restriction base="xs:string">
      <xs:enumeration value="RADM"/>
      <xs:enumeration value="RPIN"/>
      <xs:enumeration value="FXDR"/>
      <xs:enumeration value="DISP"/>
      <xs:enumeration value="PUOR"/>
      <xs:enumeration value="SCOR"/>
   </xs:restriction>
</xs:simpleType>
<xs:simpleType name="DocumentType6Code">
   <xs:restriction base="xs:string">
      <xs:enumeration value="MSIN"/>
      <xs:enumeration value="CNFA"/>
      <xs:enumeration value="DNFA"/>
      <xs:enumeration value="CINV"/>
      <xs:enumeration value="CREN"/>
      <xs:enumeration value="DEBN"/>
      <xs:enumeration value="HIRI"/>
      <xs:enumeration value="SBIN"/>
      <xs:enumeration value="CMCN"/>
      <xs:enumeration value="SOAC"/>
```

```
      <xs:enumeration value="DISP"/>
      <xs:enumeration value="BOLD"/>
      <xs:enumeration value="VCHR"/>
      <xs:enumeration value="AROI"/>
      <xs:enumeration value="TSUT"/>
      <xs:enumeration value="PUOR"/>
    </xs:restriction>
</xs:simpleType>
<xs:complexType name="EquivalentAmount2">
    <xs:sequence>
      <xs:element name="Amt" type="ActiveOrHistoricCurrencyAndAmount"/>
      <xs:element name="CcyOfTrf" type="ActiveOrHistoricCurrencyCode"/>
    </xs:sequence>
</xs:complexType>
<xs:simpleType name="Exact4AlphaNumericText">
    <xs:restriction base="xs:string">
      <xs:pattern value="[a-zA-Z0-9]{4}"/>
    </xs:restriction>
</xs:simpleType>
<xs:complexType name="ExchangeRate1">
    <xs:sequence>
      <xs:element maxOccurs="1" minOccurs="0" name="UnitCcy" type="ActiveOrHistoricCurrencyCode"/>
      <xs:element maxOccurs="1" minOccurs="0" name="XchgRate" type="BaseOneRate"/>
      <xs:element maxOccurs="1" minOccurs="0" name="RateTp" type="ExchangeRateType1Code"/>
      <xs:element maxOccurs="1" minOccurs="0" name="CtrctId" type="Max35Text"/>
    </xs:sequence>
</xs:complexType>
<xs:simpleType name="ExchangeRateType1Code">
    <xs:restriction base="xs:string">
      <xs:enumeration value="SPOT"/>
      <xs:enumeration value="SALE"/>
      <xs:enumeration value="AGRD"/>
```

```
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  </xs:simpleType>
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    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="ExternalCashAccountType1Code">
    <xs:restriction base="xs:string">
      <xs:minLength value="1"/>
      <xs:maxLength value="4"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="ExternalCategoryPurpose1Code">
    <xs:restriction base="xs:string">
      <xs:minLength value="1"/>
      <xs:maxLength value="4"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="ExternalClearingSystemIdentification1Code">
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    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="ExternalDiscountAmountType1Code">
    <xs:restriction base="xs:string">
      <xs:minLength value="1"/>
      <xs:maxLength value="4"/>
    </xs:restriction>
  </xs:simpleType>
```

```
<xs:simpleType name="ExternalDocumentLineType1Code">
  <xs:restriction base="xs:string">
    <xs:minLength value="1"/>
    <xs:maxLength value="4"/>
  </xs:restriction>
</xs:simpleType>
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  <xs:restriction base="xs:string">
    <xs:minLength value="1"/>
    <xs:maxLength value="4"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="ExternalGarnishmentType1Code">
  <xs:restriction base="xs:string">
    <xs:minLength value="1"/>
    <xs:maxLength value="4"/>
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="ExternalLocalInstrument1Code">
  <xs:restriction base="xs:string">
  </xs:restriction>
</xs:simpleType>
<xs:simpleType name="ExternalOrganisationIdentification1Code">
  <xs:restriction base="xs:string">
    <xs:minLength value="1"/>
    <xs:maxLength value="4"/>
  </xs:restriction>
</xs:simpleType>
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  <xs:restriction base="xs:string">
    <xs:minLength value="1"/>
    <xs:maxLength value="4"/>
```

```
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  </xs:simpleType>
  <xs:simpleType name="ExternalServiceLevel1Code">
    <xs:restriction base="xs:string">
      <xs:minLength value="1"/>
      <xs:maxLength value="4"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:simpleType name="ExternalTaxAmountType1Code">
    <xs:restriction base="xs:string">
      <xs:minLength value="1"/>
      <xs:maxLength value="4"/>
    </xs:restriction>
  </xs:simpleType>
  <xs:complexType name="FinancialIdentificationSchemeName1Choice">
    <xs:choice>
      <xs:element name="Cd" type="ExternalFinancialInstitutionIdentification1Code"/>
      <xs:element name="Prtry" type="Max35Text"/>
    </xs:choice>
  </xs:complexType>
  <xs:complexType name="FinancialInstitutionIdentification18">
    <xs:sequence>
      <xs:element maxOccurs="1" minOccurs="0" name="BICFI" type="BICFIDec2014Identifier"/>
      <xs:element maxOccurs="1" minOccurs="0" name="ClrSysMmbId"
type="ClearingSystemMemberIdentification2"/>
      <xs:element maxOccurs="1" minOccurs="0" name="LEI" type="LEIIdentifier"/>
```

```
      <xs:element maxOccurs="1" minOccurs="0" name="Nm" type="Max140Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="PstlAdr" type="PostalAddress24"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Othr" type="GenericFinancialIdentification1"/>
   </xs:sequence>
</xs:complexType>
<xs:complexType name="Garnishment3">
   <xs:sequence>
      <xs:element name="Tp" type="GarnishmentType1"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Grnshee" type="PartyIdentification135"/>
      <xs:element maxOccurs="1" minOccurs="0" name="GrnshmtAdmstr" type="PartyIdentification135"/>
      <xs:element maxOccurs="1" minOccurs="0" name="RefNb" type="Max140Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Dt" type="ISODate"/>
      <xs:element maxOccurs="1" minOccurs="0" name="RmtdAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
      <xs:element maxOccurs="1" minOccurs="0" name="FmlyMdclInsrncInd" type="TrueFalseIndicator"/>
      <xs:element maxOccurs="1" minOccurs="0" name="MplyeeTermntnInd" type="TrueFalseIndicator"/>
   </xs:sequence>
</xs:complexType>
<xs:complexType name="GarnishmentType1">
   <xs:sequence>
      <xs:element name="CdOrPrtry" type="GarnishmentType1Choice"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Issr" type="Max35Text"/>
   </xs:sequence>
</xs:complexType>
<xs:complexType name="GarnishmentType1Choice">
   <xs:choice>
      <xs:element name="Cd" type="ExternalGarnishmentType1Code"/>
      <xs:element name="Prtry" type="Max35Text"/>
   </xs:choice>
</xs:complexType>
<xs:complexType name="GenericAccountIdentification1">
   <xs:sequence>
      <xs:element name="Id" type="Max34Text"/>
```

```
        <xs:element maxOccurs="1" minOccurs="0" name="SchmeNm" type="AccountSchemeName1Choice"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Issr" type="Max35Text"/>
      </xs:sequence>
    </xs:complexType>
    <xs:complexType name="GenericFinancialIdentification1">
      <xs:sequence>
        <xs:element name="Id" type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="SchmeNm"
type="FinancialIdentificationSchemeName1Choice"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Issr" type="Max35Text"/>
      </xs:sequence>
    </xs:complexType>
    <xs:complexType name="GenericIdentification30">
      <xs:sequence>
        <xs:element name="Id" type="Exact4AlphaNumericText"/>
        <xs:element name="Issr" type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="SchmeNm" type="Max35Text"/>
      </xs:sequence>
    </xs:complexType>
    <xs:complexType name="GenericOrganisationIdentification1">
      <xs:sequence>
        <xs:element name="Id" type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="1" name="SchmeNm"
type="OrganisationIdentificationSchemeName2Choice"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Issr" type="Max35Text"/>
      </xs:sequence>
    </xs:complexType>
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      <xs:sequence>
        <xs:element name="Id" type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="SchmeNm"
type="PersonIdentificationSchemeName1Choice"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Issr" type="Max35Text"/>
```

```
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="GroupHeader79">
    <xs:sequence>
      <xs:element name="MsgId" type="Max35Text"/>
      <xs:element name="CreDtTm" type="ISODateTime"/>
      <xs:element maxOccurs="2" minOccurs="0" name="Authstn" type="Authorisation1Choice"/>
      <xs:element maxOccurs="1" minOccurs="0" name="CpyInd" type="CopyDuplicate1Code"/>
      <xs:element name="InitgPty" type="PartyIdentification136"/>
      <xs:element name="MsgRcpt" type="PartyIdentification136"/>
      <xs:element maxOccurs="1" minOccurs="0" name="FwdgAgt"
type="BranchAndFinancialInstitutionIdentification6"/>
    </xs:sequence>
  </xs:complexType>
  <xs:simpleType name="IBAN2007Identifier">
    <xs:restriction base="xs:string">
      <xs:pattern value="[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}"/>
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  </xs:simpleType>
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    <xs:restriction base="xs:date"/>
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    <xs:restriction base="xs:dateTime"/>
  </xs:simpleType>
  <xs:simpleType name="ISOYear">
    <xs:restriction base="xs:gYear"/>
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  <xs:restriction base="xs:string">
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  </xs:simpleType>
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    <xs:restriction base="xs:string">
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        <xs:enumeration value="MADM"/>
        <xs:enumeration value="MISS"/>
        <xs:enumeration value="MIST"/>
        <xs:enumeration value="MIKS"/>
      </xs:restriction>
    </xs:simpleType>
    <xs:simpleType name="Number">
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        <xs:fractionDigits value="0"/>
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        <xs:element maxOccurs="1" minOccurs="0" name="LEI" type="LEIIdentifier"/>
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type="GenericOrganisationIdentification1"/>
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    <xs:complexType name="OrganisationIdentificationSchemeName1Choice">
      <xs:choice>
        <xs:element name="Cd" type="ExternalOrganisationIdentification1Code"/>
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```

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  <xs:complexType name="OrganisationIdentificationSchemeName2Choice">
    <xs:sequence>
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  </xs:complexType>
  <xs:complexType name="OriginalPaymentInformation9">
    <xs:sequence>
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      <xs:element maxOccurs="1" minOccurs="1" name="PmtTpInf" type="PaymentTypeInformation26"/>
      <xs:element maxOccurs="1" minOccurs="1" name="Amt" type="AmountType3Choice"/>
      <xs:element maxOccurs="1" minOccurs="0" name="XchgRateInf" type="ExchangeRate1"/>
      <xs:element maxOccurs="1" minOccurs="1" name="ReqdExctnDt" type="DateAndDateTime3Choice"/>
      <xs:element maxOccurs="1" minOccurs="0" name="ReqdColltnDt" type="ISODate"/>
      <xs:element maxOccurs="1" minOccurs="1" name="Dbtr" type="PartyIdentification135"/>
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type="BranchAndFinancialInstitutionIdentification6"/>
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type="BranchAndFinancialInstitutionIdentification6"/>
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  </xs:complexType>
  <xs:complexType name="Party38Choice">
    <xs:choice>
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```

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    </xs:choice>
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  <xs:complexType name="Party39Choice">
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      <xs:element maxOccurs="1" minOccurs="0" name="PrvtId" type="PersonIdentification13"/>
    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="PartyIdentification135">
    <xs:sequence>
      <xs:element maxOccurs="1" minOccurs="1" name="Nm" type="Max140Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="PstlAdr" type="PostalAddress24"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Id" type="Party38Choice"/>
      <xs:element maxOccurs="1" minOccurs="0" name="CtryOfRes" type="CountryCode"/>
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    </xs:sequence>
  </xs:complexType>
  <xs:complexType name="PartyIdentification136">
    <xs:sequence>
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      <xs:element maxOccurs="1" minOccurs="1" name="Id" type="Party39Choice"/>
      <xs:element maxOccurs="1" minOccurs="0" name="CtryOfRes" type="CountryCode"/>
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  </xs:complexType>
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      <xs:element maxOccurs="1" minOccurs="1" name="LclInstrm" type="LocalInstrument2Choice"/>
      <xs:element maxOccurs="1" minOccurs="0" name="CtgyPurp" type="CategoryPurpose1Choice"/>
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        <xs:pattern value="\+[0-9]{1,3}-[0-9()+\-]{1,30}"/>
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        <xs:element maxOccurs="1" minOccurs="0" name="Dept" type="Max70Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="SubDept" type="Max70Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="StrtNm" type="Max70Text"/>
        <xs:element maxOccurs="1" minOccurs="0" name="BldgNb" type="Max16Text"/>
```

```
      <xs:element maxOccurs="1" minOccurs="0" name="BldgNm" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Flr" type="Max70Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="PstBx" type="Max16Text"/>
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      <xs:element maxOccurs="1" minOccurs="0" name="PstCd" type="Max16Text"/>
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      <xs:enumeration value="FAXX"/>
      <xs:enumeration value="CELL"/>
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  </xs:simpleType>
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    <xs:restriction base="xs:string">
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      <xs:enumeration value="NORM"/>
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  </xs:simpleType>
  <xs:complexType name="ProxyAccountIdentification1">
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      <xs:element name="Id" type="Max2048Text"/>
```

```
    </xs:sequence>
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       <RmtInf><Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>  -->
        <xs:element maxOccurs="1" minOccurs="1" name="Tp" type="ReferredDocumentType4"/>
        <xs:element maxOccurs="1" minOccurs="1" name="Nb" type="Max35Text"/>
        <xs:element maxOccurs="1" minOccurs="1" name="RltdDt" type="ISODate"/>
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type="ActiveOrHistoricCurrencyAndAmount"/>
        <xs:element maxOccurs="unbounded" minOccurs="0" name="DscntApldAmt"
type="DiscountAmountAndType1"/>
        <xs:element maxOccurs="1" minOccurs="0" name="CdtNoteAmt"
type="ActiveOrHistoricCurrencyAndAmount"/>
        <xs:element maxOccurs="unbounded" minOccurs="0" name="TaxAmt" type="TaxAmountAndType1"/>
        <xs:element maxOccurs="unbounded" minOccurs="0" name="AdjstmntAmtAndRsn"
type="DocumentAdjustment1"/>
        <xs:element maxOccurs="1" minOccurs="1" name="RmtdAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
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    <xs:complexType name="RemittanceAmount3">
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type="ActiveOrHistoricCurrencyAndAmount"/>
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type="DiscountAmountAndType1"/>
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type="ActiveOrHistoricCurrencyAndAmount"/>
        <xs:element maxOccurs="unbounded" minOccurs="0" name="TaxAmt" type="TaxAmountAndType1"/>
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type="DocumentAdjustment1"/>
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```
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        <!-- <xs:element maxOccurs="0" minOccurs="0" name="Ustrd" type="Max140Text"/> -->
        <xs:element maxOccurs="unbounded" minOccurs="1" name="Strd"
type="StructuredRemittanceInformation17"/>
        <xs:element name="OrgnlPmtInf" type="OriginalPaymentInformation9"/>
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    </xs:complexType>
    <xs:complexType name="ServiceLevel8Choice">
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        <xs:element name="Cd" type="ExternalServiceLevel1Code"/>
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type="ReferredDocumentInformation7"/>
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        <xs:element maxOccurs="1" minOccurs="0" name="CdtrRefInf" type="CreditorReferenceInformation2"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Invcr" type="PartyIdentification135"/>
        <xs:element maxOccurs="1" minOccurs="0" name="Invcee" type="PartyIdentification135"/>
        <!-- <xs:element maxOccurs="0" minOccurs="0" name="TaxRmt" type="TaxData1"/> -->
        <!-- <xs:element maxOccurs="0" minOccurs="0" name="GrnshmtRmt" type="Garnishment3"/> -->
        <xs:element maxOccurs="3" minOccurs="0" name="AddtlRmtInf" type="Max140Text"/>
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      <xs:sequence>
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type="ActiveOrHistoricCurrencyAndAmount"/>
      <xs:element maxOccurs="1" minOccurs="0" name="TtlAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
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  <xs:complexType name="TaxAmountAndType1">
    <xs:sequence>
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    <xs:choice>
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    <xs:sequence>
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      <xs:element maxOccurs="1" minOccurs="0" name="Nm" type="Max140Text"/>
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```

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      <xs:element maxOccurs="1" minOccurs="0" name="AdmstnZone" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="RefNb" type="Max140Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Mtd" type="Max35Text"/>
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type="ActiveOrHistoricCurrencyAndAmount"/>
      <xs:element maxOccurs="1" minOccurs="0" name="TtlTaxAmt" type="ActiveOrHistoricCurrencyAndAmount"/>
      <xs:element maxOccurs="1" minOccurs="0" name="Dt" type="ISODate"/>
      <xs:element maxOccurs="1" minOccurs="0" name="SeqNb" type="Number"/>
      <xs:element maxOccurs="unbounded" minOccurs="0" name="Rcrd" type="TaxRecord3"/>
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  <xs:complexType name="TaxParty1">
    <xs:sequence>
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      <xs:element maxOccurs="1" minOccurs="0" name="TaxId" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="RegnId" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="TaxTp" type="Max35Text"/>
    </xs:sequence>
  </xs:complexType>
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    <xs:sequence>
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      <xs:element maxOccurs="1" minOccurs="0" name="TaxId" type="Max35Text"/>
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    <xs:element maxOccurs="1" minOccurs="0" name="CtgyDtls" type="Max35Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="DbtrSts" type="Max35Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="CertId" type="Max35Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="FrmsCd" type="Max35Text"/>
    <xs:element maxOccurs="1" minOccurs="0" name="Prd" type="TaxPeriod3"/>
    <xs:element maxOccurs="1" minOccurs="0" name="TaxAmt" type="TaxAmount3"/>
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  </xs:sequence>
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    <xs:enumeration value="MM03"/>
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```

```
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      <xs:enumeration value="MM06"/>
      <xs:enumeration value="MM07"/>
      <xs:enumeration value="MM08"/>
      <xs:enumeration value="MM09"/>
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      <xs:element name="EndToEndId" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="TxId" type="Max35Text"/>
      <xs:element maxOccurs="1" minOccurs="0" name="UETR" type="UUIDv4Identifier"/>
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<xs:simpleType name="UUIDv4Identifier">
    <xs:restriction base="xs:string">
```

```
      <xs:pattern value="[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}"/>
    </xs:restriction>
  </xs:simpleType>
</xs:schema>
```

11 Appendix D: BPC Remt.001 Examples

11.1 Exchange Header Envelope (XHE)

The following illustrates a remittance message's envelope header. A sender may include elements and attributes not included in the data model; however, they must not require that a receiver be capable of understanding them. For more information on the XHE envelope, consult your exchange framework's access point implementation guidance.

```
<?xml version="1.0" encoding="UTF-8"?>
<XHE
  xmlns="http://docs.oasis-open.org/bdxr/ns/XHE/1/ExchangeHeaderEnvelope"
  xmlns:ext="http://docs.oasis-open.org/bdxr/ns/XHE/1/ExtensionComponents"
  xmlns:xha="http://docs.oasis-open.org/bdxr/ns/XHE/1/AggregateComponents"
  xmlns:xhb="http://docs.oasis-open.org/bdxr/ns/XHE/1/BasicComponents"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <xhb:XHEVersionID>1.0</xhb:XHEVersionID>
  <xhb:CustomizationID schemeID="bdx-docid-qns">http://docs.oasis-
      open.org/bdxr/ns/XHE/1/ExchangeHeaderEnvelope::XHE##bpc-envelope-1.0</xhb:CustomizationID>
  <xhb:ProfileID>bpc-envelope-1.0</xhb:ProfileID>
  <xha:Header>
    <xhb:ID>75</xhb:ID>
    <xhb:CreationDateTime>2023-05-02T17:25:19</xhb:CreationDateTime>
    <xha:FromParty>
      <xha:PartyIdentification>
        <xhb:ID schemeID="EIN">753269695</xhb:ID>
      </xha:PartyIdentification>
    </xha:FromParty>
    <xha:ToParty>
      <xha:PartyIdentification>
        <xhb:ID schemeID="DUNS">098265341</xhb:ID>
      </xha:PartyIdentification>
    </xha:ToParty>
  </xha:Header>
  <xha:Payloads>
    <xha:Payload>
      <xhb:ID>1</xhb:ID>
      <xhb:ContentTypeCode>application/xml</xhb:ContentTypeCode>
      <xhb:CustomizationID schemeID="bdx-docid-
      qns">urn:iso:std:iso:20022:tech:xsd:remt.001.001.05::Document##bpc-1.0-remittance-
      withLineItems</xhb:CustomizationID>
      <xhb:ProfileID>bdx:noprocess</xhb:ProfileID>
      <xhb:InstanceEncryptionIndicator>false</xhb:InstanceEncryptionIndicator>
```

```
        <xha:PayloadContent>
</xha:PayloadContent>
     </xha:Payload>…</xha:Payloads>
</XHE>
```

11.2 Example Remt.001 Message

Below illustrates a Remittance message. A sender MAY include elements and attributes not included in the data model; however, they MUST NOT require that a receiver be capable of understanding them.

```
<?xml version="1.0" encoding="UTF-8" standalone="no"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:remt.001.001.08">
  <RmtAdvc>
    <GrpHdr>
      <MsgId>20221001Example1</MsgId>
      <CreDtTm>2022-10-01T08:00:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>123456</Id>
              <SchmeNm>
                <Prtry>Exchange Framework</Prtry>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
      <MsgRcpt>
        <Id>
          <OrgId>
            <Othr>
              <Id>654321</Id>
              <SchmeNm>
                <Prtry>Exchange Framework</Prtry>
              </SchmeNm>
            </Othr>
          </OrgId>
```

```
      </Id>
    </MsgRcpt>
  </GrpHdr>
  <RmtInf>
    <RmtId>20240326_021000322_1752_327</RmtId>
    <Strd>
      <RfrdDocInf>
        <Tp>
          <CdOrPrtry>
            <Cd>CINV</Cd>
          </CdOrPrtry>
        </Tp>
        <Nb>683528</Nb>
        <RltdDt>2021-04-10</RltdDt>
      </RfrdDocInf>
      <RfrdDocAmt>
        <DuePyblAmt Ccy="USD">4129.27</DuePyblAmt>
        <RmtdAmt Ccy="USD">4129.27</RmtdAmt>
      </RfrdDocAmt>
    </Strd>
    <Strd>
      <RfrdDocInf>
        <Tp>
          <CdOrPrtry>
            <Cd>CINV</Cd>
          </CdOrPrtry>
        </Tp>
        <Nb>683529</Nb>
        <RltdDt>2021-04-10</RltdDt>
      </RfrdDocInf>
      <RfrdDocAmt>
        <DuePyblAmt Ccy="USD">3716.34</DuePyblAmt>
```

```
            <RmtdAmt Ccy="USD">3716.34</RmtdAmt>
          </RfrdDocAmt>
        </Strd>
        <OrgnlPmtInf>
          <Refs>
            <EndToEndId>Linking ID Example 1</EndToEndId>
          </Refs>
         <PmtTpInf><LclInstrm><Cd>ARC</Cd></LclInstrm></PmtTpInf>
          <Amt>
            <InstdAmt Ccy="USD">7845.61</InstdAmt>
          </Amt>
          <ReqdExctnDt>
            <Dt>2021-05-10</Dt>
          </ReqdExctnDt>
          <Dbtr>
            <Nm>Payer Test1</Nm>
          </Dbtr>
          <Cdtr>
            <Nm>Payee Test1</Nm>
          </Cdtr>
        </OrgnlPmtInf>
      </RmtInf>
```

12 Appendix E: Data Model

12.1 Remt.001 Message

The table below is the BPC data model for the Remittance Advice (remt.001) message.

The official specification for the ISO 20022 Remittance Advice message is in the Message Definition Report - Part 2 (MDR2). It provides details of the Stand-Alone Remittance Advice. It also includes definitions of all data elements and the remt.001 message structure.

The "Unofficial Section Description" column in the table is not part of the official ISO 20022 specification and is included in the table to assist in navigation of the table so the reader knows the general category the data element(s) are part of, and "where they are" in the hierarchy of the message.

Remittance information - remt.001 message

Color coding:
Codes - light text
Brown text is component tag that has no data
Blue text is an external code
Required structures or data elements are shaded in light green
Line-item details - brown shading (when using ISO 20022 remittance with line item details)

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
0	Header	Group Header	<GrpHdr>	[1..1]	
1	Header	MessageIdentification	<MsgId>	[1..1] text{1,35}	Required.
1	Header	CreationDateTime	<CreDtTm>	[1..1] DateTime	
1	Header	Authorisation	<Authstn>	[0..2]	Optional - not recommended to be used
2	Header	Code	<Cd>	[1..1] text{1,4}	
3	Header	PreAuthorisedFile		(Code) AUTH	
3	Header	FileLevelAuthorisationDetail		(Code) FDET	
3	Header	FileLevelAuthorisationSummary		(Code) FSUM	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
3	Header	InstructionLevelAuthorisation		(Code) ILEV	
2	Header	Proprietary	<Prtry>	[1..1] text{1,128}	
1	Header	CopyIndicator	<CpyInd>	[0..1] CodeSet	Optional - only use if needed
2	Header	CopyDuplicate		(Code) CODU	
2	Header	Copy		(Code) COPY	
2	Header	Duplicate		(Code) CUPL	
1	Header	InitiatingParty	<InitgPty>	[1..1]	For use in an exchange framework, see the identifier policy.
2	Header	Name	<Nm>	[0..1] text{1,140}	
2	Header	PostalAddress	<PstlAdr>	[0..1]	Not recommended in header
3	Header	Address Type	<AdrTp>	[0..1] Choice	
4	Header	Code	<Cd>	[1..1] {OR} text	
5	Header	Postal		(Code) ADDR	
5	Header	PO Box		(Code) PBOX	
5	Header	Residential		(Code) HOME	
5	Header	Business		(Code) BIZZ	
5	Header	Mail To		(Code) MLTO	
5	Header	Delivery To		(Code) DLVY	
4	Header	Proprietary	<Prtry>	[1..1] {OR}	
5	Header	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
5	Header	Issuer	<Issr>	[1..1] text{1,35}	
5	Header	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
3	Header	Department	<Dept>	[0..1] text{1,70}	
3	Header	Sub Department	<SubDept>	[0..1] text{1,70}	
3	Header	Street Name	<StrtNm>	[0..1] text{1,70}	
3	Header	Building Number	<BldgNb>	[0..1] text{1,16}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
3	Header	Building Name	<BldgNm>	[0..1] text{1,35}	
3	Header	Floor	<Flr>	[0..1] text{1,70}	
3	Header	Post Box	<PstBx>	[0..1] text{1,16}	
3	Header	Room	<Room>	[0..1] text{1,70}	
3	Header	Post Code	<PstCd>	[0..1] text{1,16}	
3	Header	Town Name	<TwnNm>	[0..1] text{1,35}	
3	Header	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
3	Header	District Name	<DstrctNm>	[0..1] text{1,35}	
3	Header	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
3	Header	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
3	Header	Address Line	<AdrLine>	[0..7] text{1,70}	
2	Header	Identification	<Id>	[1..1]	Required. For use in an exchange framework, see the identifier policy.
3	Header	Organisation Identification	<OrgId>	[1..1]	
4	Header	Any BIC	<AnyBIC>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C2 Optional - Recommend don't use
4	Header	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	Only use if LEI is identifier
4	Header	Other	<Othr>	[1..*]	
5	Header	Identification	<Id>	[1..1] text{1,35}	For use in an exchange framework, see the identifier policy for the scheme name code.
5	Header	Scheme Name	<SchmeNm>	[1..1] Choice	
6	Header	Code	<Cd>	[0..0] text{1,4}	ExternalOrganisationIdentification1Code. Do not use this, use proprietary

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
6	Header	Proprietary	<Prtry>	[1..1] text{1,35}	Value = "Exchange framework"
5	Header	Issuer	<Issr>	[0..1] text{1,35}	
1	Header	MessageRecipient	<MsgRcpt>	[1..1]	Required. For use in an exchange framework, see the identifier policy.
2	Header	Name	<Nm>	[0..1] text{1,140}	
2	Header	PostalAddress	<PstlAdr>	[0..1]	Not recommended in header
3	Header	Address Type	<AdrTp>	[0..1] Choice	
4	Header	Code	<Cd>	[1..1] {OR} text	
5	Header	Postal		(Code) ADDR	
5	Header	PO Box		(Code) PBOX	
5	Header	Residential		(Code) HOME	
5	Header	Business		(Code) BIZZ	
5	Header	Mail To		(Code) MLTO	
5	Header	Delivery To		(Code) DLVY	
4	Header	Proprietary	<Prtry>	[1..1] {OR}	
5	Header	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
5	Header	Issuer	<Issr>	[1..1] text{1,35}	
5	Header	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
3	Header	Department	<Dept>	[0..1] text{1,70}	
3	Header	Sub Department	<SubDept>	[0..1] text{1,70}	
3	Header	Street Name	<StrtNm>	[0..1] text{1,70}	
3	Header	Building Number	<BldgNb>	[0..1] text{1,16}	
3	Header	Building Name	<BldgNm>	[0..1] text{1,35}	
3	Header	Floor	<Flr>	[0..1] text{1,70}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
3	Header	Post Box	<PstBx>	[0..1] text{1,16}	
3	Header	Room	<Room>	[0..1] text{1,70}	
3	Header	Post Code	<PstCd>	[0..1] text{1,16}	
3	Header	Town Name	<TwnNm>	[0..1] text{1,35}	
3	Header	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
3	Header	District Name	<DstrctNm>	[0..1] text{1,35}	
3	Header	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
3	Header	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
3	Header	Address Line	<AdrLine>	[0..7] text{1,70}	
2	Header	Identification	<Id>	[1..1]	Required. For use in an exchange framework, see the identifier policy.
3	Header	Organisation Identification	<OrgId>	[1..1]	
4	Header	Any BIC	<AnyBIC>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C2 Optional - Recommend don't use
4	Header	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	Only use if LEI is identifier
4	Header	Other	<Othr>	[1..*]	For use in an exchange framework, see the identifier policy for scheme name code.
5	Header	Identification	<Id>	[1..1] text{1,35}	For use in an exchange framework, see the identifier policy.
5	Header	Scheme Name	<SchmeNm>	[1..1] Choice	
6	Header	Code	<Cd>	[0..0] text{1,4}	ExternalOrganisationIdentification1Code. Do not use this, use proprietary
6	Header	Proprietary	<Prtry>	[1..1] text{1,35}	Value = "Exchange framework"
5	Header	Issuer	<Issr>	[0..1] text{1,35}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
1	Header	ForwardingAgent	<FwdgAgt>	[0..1]	Optional - not recommended to be used (financial institution)
2	Header	Financial Institution Identification	<FinInstnId>	[1..1]	
3	Header	BICFI	<BICFI>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C3 Rules: R31
3	Header	Clearing System Member Identification	<ClrSysMmbId>	[0..1]	Rules: R32
4	Header	Clearing System Identification	<ClrSysId>	[0..1] Choice	
5	Header	Code	<Cd>	[1..1] {OR} text{1,5}	
5	Header	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
4	Header	Member Identification	<MmbId>	[1..1] text{1,35}	
3	Header	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
3	Header	Name	<Nm>	[0..1] text{1,140}	Rules: R34
3	Header	Postal Address	<PstlAdr>	[0..1]	
4	Header	Address Type	<AdrTp>	[0..1] Choice	
5	Header	Code	<Cd>	[1..1] {OR} text	
6	Header	Postal		(Code) ADDR	
6	Header	PO Box		(Code) PBOX	
6	Header	Residential		(Code) HOME	
6	Header	Business		(Code) BIZZ	
6	Header	Mail To		(Code) MLTO	
6	Header	Delivery To		(Code) DLVY	
5	Header	Proprietary	<Prtry>	[1..1] {OR}	
6	Header	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
6	Header	Issuer	<Issr>	[1..1] text{1,35}	
6	Header	Scheme Name	<SchmeNm>	[0..1] text{1,35}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Header	Department	<Dept>	[0..1] text{1,70}	
4	Header	Sub Department	<SubDept>	[0..1] text{1,70}	
4	Header	Street Name	<StrtNm>	[0..1] text{1,70}	
4	Header	Building Number	<BldgNb>	[0..1] text{1,16}	
4	Header	Building Name	<BldgNm>	[0..1] text{1,35}	
4	Header	Floor	<Flr>	[0..1] text{1,70}	
4	Header	Post Box	<PstBx>	[0..1] text{1,16}	
4	Header	Room	<Room>	[0..1] text{1,70}	
4	Header	Post Code	<PstCd>	[0..1] text{1,16}	
4	Header	Town Name	<TwnNm>	[0..1] text{1,35}	
4	Header	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
4	Header	District Name	<DstrctNm>	[0..1] text{1,35}	
4	Header	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
4	Header	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
4	Header	Address Line	<AdrLine>	[0..7] text{1,70}	
3	Header	Other	<Othr>	[0..1]	
4	Header	Scheme Name	<SchmeNm>	[0..1] Choice	
5	Header	Code	<Cd>	[1..1] {OR} text{1,5}	
5	Header	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
4	Header	Issuer	<Issr>	[0..1] text{1,35}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
2	Header	Branch Identification	<BrnchId>	[0..1]	
3	Header	Identification	<Id>	[0..1] text{1,35}	
3	Header	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
3	Header	Name	<Nm>	[0..1] text{1,140}	
3	Header	Postal Address	<PstlAdr>	[0..1]	
4	Header	Address Type	<AdrTp>	[0..1] Choice	
5	Header	Code	<Cd>	[1..1] {OR} text	
6	Header	Postal		(Code) ADDR	
6	Header	PO Box		(Code) PBOX	
6	Header	Residential		(Code) HOME	
6	Header	Business		(Code) BIZZ	
6	Header	Mail To		(Code) MLTO	
6	Header	Delivery To		(Code) DLVY	
5	Header	Proprietary	<Prtry>	[1..1] {OR}	
6	Header	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
6	Header	Issuer	<Issr>	[1..1] text{1,35}	
6	Header	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
4	Header	Department	<Dept>	[0..1] text{1,70}	
4	Header	Sub Department	<SubDept>	[0..1] text{1,70}	
4	Header	Street Name	<StrtNm>	[0..1] text{1,70}	
4	Header	Building Number	<BldgNb>	[0..1] text{1,16}	
4	Header	Building Name	<BldgNm>	[0..1] text{1,35}	
4	Header	Floor	<Flr>	[0..1] text{1,70}	
4	Header	Post Box	<PstBx>	[0..1] text{1,16}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Header	Room	<Room>	[0..1] text{1,70}	
4	Header	Post Code	<PstCd>	[0..1] text{1,16}	
4	Header	Town Name	<TwnNm>	[0..1] text{1,35}	
4	Header	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
4	Header	District Name	<DstrctNm>	[0..1] text{1,35}	
4	Header	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
4	Header	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4External code set (ISO 3166, Alpha-2 code)
4	Header	Address Line	<AdrLine>	[0..7] text{1,70}	
0	Remittance info	Remittance Information	<RmtInf>	[1..*]	Structured required
1	Remittance ID	Remittance Identification	<RmtId>	[1..1] text{1,35}	Required - single instance. This is the linking ID
1	Unstructured data	Unstructured	<Ustrd>	[0..0] text{1,140}	Rule: R19. Must supply structured; this can't be used
1	Structured data	Structured	<Strd>	[1..*]	Required - some data in the structure must be populated. Comes from AP system, populate all remittance data provided.
2	Referred doc	Referred Document Information	<RfrdDocInf>	[1..*]	Required - multiple instances allowed as needed (e.g. for multiple invoices within a payment)
3	Document type	Type	<Tp>	[1..1]	Required
4	Document type	Code Or Proprietary	<CdOrPrtry>	[1..1] Choice	
5	Document type	Code	<Cd>	[1..1] {OR} text	Specified values; see below
6	Document type	Metered Service Invoice		(Code) MSIN	
6	Document type	Credit Note Related To Financial Adjustment		(Code) CNFA	
6	Document type	Debit Note Related To Financial Adjustment		(Code) DNFA	
6	Document type	Commercial Invoice		(Code) CINV	Most common for remittance information
6	Document type	Credit Note		(Code) CREN	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
6	Document type	Debit Note		(Code) DEBN	
6	Document type	Hire Invoice		(Code) HIRI	
6	Document type	Self Billed Invoice		(Code) SBIN	
6	Document type	Commercial Contract		(Code) CMCN	
6	Document type	Statement Of Account		(Code) SOAC	
6	Document type	Dispatch Advice		(Code) DISP	
6	Document type	Bill Of Lading		(Code) BOLD	
6	Document type	Voucher		(Code) VCHR	
6	Document type	Account Receivable Open Item		(Code) AROI	
6	Document type	Trade Services Utility Transaction		(Code) TSUT	
6	Document type	Purchase Order		(Code) PUOR	
5	Document type	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	Recommend use defined code vs. proprietary
4	Document type	Issuer	<Issr>	[0..1] text{1,35}	
3	Document number	Number	<Nb>	[1..1] text{1,35}	Required - e.g. supplier's invoice number vs. a value from the buyer
3	Document date	Related Date	<RltdDt>	[1..1] date	Required
3	Document line-item details	Line Details	<LineDtls>	[0..*]	Exchange Framework: Line-items would apply to document type = ISO 20022 remittance data with line-items.
4	Document line-item details	Identification	<Id>	[1..*]	
5	Document line-item details	Type	<Tp>	[0..1]	
6	Document line-item details	Code Or Proprietary	<CdOrPrtry>	[1..1] Choice	
7	Document line-item details	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalDocumentLineType1Code
7	Document line-item details	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
6	Document line-item details	Issuer	<Issr>	[0..1] text{1,35}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Document line-item details	Number	<Nb>	[0..1] text{1,35}	
5	Document line-item details	Related Date	<RltdDt>	[0..1] date	
4	Document line-item details	Description	<Desc>	[0..1] text{1,2048}	
4	Document line-item details	Amount	<Amt>	[0..1]	Constraint = C5
5	Document line-item details	Due Payable Amount	<DuePyblAmt>	[0..1] 0 <= decimal td = 18 fd = 5	
6	Document line-item details	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
5	Document line-item details	Discount Applied Amount	<DscntApldAmt>	[0..*]	
6	Document line-item details	Type	<Tp>	[0..1] Choice	
7	Document line-item details	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalDiscountAmountType1Code
7	Document line-item details	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
6	Document line-item details	Amount	<Amt>	[1..1] 0 <= decimal td = 18 fd = 5	Constraint = C5
7	Document line-item details	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
5	Document line-item details	Credit Note Amount	<CdtNoteAmt>	[0..1] 0 <= decimal td = 18 fd = 5	
6	Document line-item details	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
5	Document line-item details	Tax Amount	<TaxAmt>	[0..*]	
6	Document line-item details	Type	<Tp>	[0..1] Choice	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
7	Document line-item details	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalTaxAmountType1Code
7	Document line-item details	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
6	Document line-item details	Amount	<Amt>	[1..1] 0 <= decimal td = 18 fd = 5	Constraint = C5
7	Document line-item details	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
5	Document line-item details	Adjustment Amount And Reason	<AdjstmntAmtAndRsn>	[0..*]	
6	Document line-item details	Amount	<Amt>	[1..1] 0 <= decimal td = 18 fd = 5	Constraint = C5
7	Document line-item details	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
6	Document line-item details	Credit Debit Indicator	<CdtDbtInd>	[0..1] text	
7	Document line-item details	Credit		(Code) CRDT	
7	Document line-item details	Debit		(Code) DBIT	
6	Document line-item details	Reason	<Rsn>	[0..1] text{1,4}	
6	Document line-item details	Additional Information	<AddtlInf>	[0..1] text{1,140}	
5	Document line-item details	Remitted Amount	<RmtdAmt>	[0..1] 0 <= decimal td = 18 fd = 5	
6	Document line-item details	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
2	Document amounts	Referred Document Amount	<RfrdDocAmt>	[1..1]	Required
3	Amount due	Due Payable Amount	<DuePyblAmt>	[0..1] 0 <= decimal td = 18 fd = 5	Constraint = C5

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Amount due	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
3	Discount	Discount Applied Amount	<DscntApldAmt>	[0..*]	
4	Discount	Type	<Tp>	[0..1] Choice	
5	Discount	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalDiscountAmountType1Code
5	Discount	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
4	Discount	Amount	<Amt>	[1..1] 0 <= decimal td = 18 fd = 5	Constraint = C5
5	Discount	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
3	Credit note	Credit Note Amount	<CdtNoteAmt>	[0..1] 0 <= decimal td = 18 fd = 5	Constraint = C5
4	Credit note	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
3	Tax amount	Tax Amount	<TaxAmt>	[0..*]	
4	Tax amount	Type	<Tp>	[0..1] Choice	
5	Tax amount	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalTaxAmountType1Code
5	Tax amount	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
4	Tax amount	Amount	<Amt>	[1..1] 0 <= decimal td = 18 fd = 5	Constraint = C5
5	Tax amount	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
3	Adjustment	Adjustment Amount And Reason	<AdjstmntAmtAndRsn>	[0..*]	
4	Adjustment	Amount	<Amt>	[1..1] 0 <= decimal	Constraint = C5

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
				td = 18 fd = 5	
5	Adjustment	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
4	Adjustment	Credit Debit Indicator	<CdtDbtInd>	[0..1] text	
5	Adjustment	Credit		(Code) CRDT	
5	Adjustment	Debit		(Code) DBIT	
4	Adjustment	Reason	<Rsn>	[0..1] text{1,4}	
4	Adjustment	Additional Information	<AddtlInf>	[0..1] text{1,140}	
3	Remitted amount	Remitted Amount	<RmtdAmt>	[1..1] 0 <= decimal td = 18 fd = 5	Constraint = C5 Required
4	Remitted amount	Xml Attribute Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
2	Creditor reference	Creditor Reference Information	<CdtrRefInf>	[0..1]	
3	Creditor reference	Type	<Tp>	[0..1]	
4	Creditor reference	Code Or Proprietary	<CdOrPrtry>	[1..1] Choice	
5	Creditor reference	Code	<Cd>	[1..1] {OR} text	Specified values
6	Creditor reference	Remittance Advice Message		(Code) RADM	
6	Creditor reference	Related Payment Instruction		(Code) RPIN	
6	Creditor reference	Foreign Exchange Deal Reference		(Code) FXDR	
6	Creditor reference	Dispatch Advice		(Code) DISP	
6	Creditor reference	Purchase Order		(Code) PUOR	
6	Creditor reference	Structured Communication Reference		(Code) SCOR	
5	Creditor reference	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
4	Creditor reference	Issuer	<Issr>	[0..1] text{1,35}	Rule R71

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
3	Creditor reference	Reference	<Ref>	[0..1] text{1,35}	Rule R72
2	Invoicer	Invoicer	<Invcr>	[0..1]	Only used if different from creditor in the payment
3	Invoicer name	Name	<Nm>	[0..1] text{1,140}	
3	Invoicer address	Postal Address	<PstlAdr>	[0..1]	
4	Invoicer address	Address Type	<AdrTp>	[0..1] Choice	
5	Invoicer address	Code	<Cd>	[1..1] {OR} text	
6	Invoicer address	Postal		(Code) ADDR	
6	Invoicer address	PO Box		(Code) PBOX	
6	Invoicer address	Residential		(Code) HOME	
6	Invoicer address	Business		(Code) BIZZ	
6	Invoicer address	Mail To		(Code) MLTO	
6	Invoicer address	Delivery To		(Code) DLVY	
5	Invoicer address	Proprietary	<Prtry>	[1..1] {OR}	
6	Invoicer address	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
6	Invoicer address	Issuer	<Issr>	[1..1] text{1,35}	
6	Invoicer address	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
4	Invoicer address	Department	<Dept>	[0..1] text{1,70}	
4	Invoicer address	Sub Department	<SubDept>	[0..1] text{1,70}	
4	Invoicer address	Street Name	<StrtNm>	[0..1] text{1,70}	
4	Invoicer address	Building Number	<BldgNb>	[0..1] text{1,16}	
4	Invoicer address	Building Name	<BldgNm>	[0..1] text{1,35}	
4	Invoicer address	Floor	<Flr>	[0..1] text{1,70}	
4	Invoicer address	Post Box	<PstBx>	[0..1] text{1,16}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Invoicer address	Room	<Room>	[0..1] text{1,70}	
4	Invoicer address	Post Code	<PstCd>	[0..1] text{1,16}	
4	Invoicer address	Town Name	<TwnNm>	[0..1] text{1,35}	
4	Invoicer address	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
4	Invoicer address	District Name	<DstrctNm>	[0..1] text{1,35}	
4	Invoicer address	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
4	Invoicer address	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
4	Invoicer address	Address Line	<AdrLine>	[0..7] text{1,70}	
3	Invoicer org ID	Identification	<Id>	[0..1] Choice	
4	Invoicer org ID	Organisation Identification	<OrgId>	[1..1]	
5	Invoicer org ID	Any BIC	<AnyBIC>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C2
5	Invoicer org ID	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
5	Invoicer org ID	Other	<Othr>	[1..*]	
6	Invoicer org ID	Identification	<Id>	[1..1] text{1,35}	
6	Invoicer org ID	Scheme Name	<SchmeNm>	[1..1] Choice	
7	Invoicer org ID	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalOrganisationIdentification1Code
7	Invoicer org ID	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
6	Invoicer org ID	Issuer	<Issr>	[0..1] text{1,35}	
2	Invoicee	Invoicee	<Invcee>	[0..1]	Only used if different from debtor in the payment

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
3	Invoicee name	Name	<Nm>	[0..1] text{1,140}	
3	Invoicee address	Postal Address	<PstlAdr>	[0..1]	
4	Invoicee address	Address Type	<AdrTp>	[0..1] Choice	
5	Invoicee address	Code	<Cd>	[1..1] {OR} text	
6	Invoicee address	Postal		(Code) ADDR	
6	Invoicee address	PO Box		(Code) PBOX	
6	Invoicee address	Residential		(Code) HOME	
6	Invoicee address	Business		(Code) BIZZ	
6	Invoicee address	Mail To		(Code) MLTO	
6	Invoicee address	Delivery To		(Code) DLVY	
5	Invoicee address	Proprietary	<Prtry>	[1..1] {OR}	
6	Invoicee address	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
6	Invoicee address	Issuer	<Issr>	[1..1] text{1,35}	
6	Invoicee address	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
4	Invoicee address	Department	<Dept>	[0..1] text{1,70}	
4	Invoicee address	Sub Department	<SubDept>	[0..1] text{1,70}	
4	Invoicee address	Street Name	<StrtNm>	[0..1] text{1,70}	
4	Invoicee address	Building Number	<BldgNb>	[0..1] text{1,16}	
4	Invoicee address	Building Name	<BldgNm>	[0..1] text{1,35}	
4	Invoicee address	Floor	<Flr>	[0..1] text{1,70}	
4	Invoicee address	Post Box	<PstBx>	[0..1] text{1,16}	
4	Invoicee address	Room	<Room>	[0..1] text{1,70}	
4	Invoicee address	Post Code	<PstCd>	[0..1] text{1,16}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Invoicee address	Town Name	<TwnNm>	[0..1] text{1,35}	
4	Invoicee address	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
4	Invoicee address	District Name	<DstrctNm>	[0..1] text{1,35}	
4	Invoicee address	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
4	Invoicee address	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
4	Invoicee address	Address Line	<AdrLine>	[0..7] text{1,70}	
3	Invoicee org ID	Identification	<Id>	[0..1] Choice	
4	Invoicee org ID	Organisation Identification	<OrgId>	[1..1]	
5	Invoicee org ID	Any BIC	<AnyBIC>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C2
5	Invoicee org ID	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
5	Invoicee org ID	Other	<Othr>	[1..*]	
6	Invoicee org ID	Identification	<Id>	[1..1] text{1,35}	
6	Invoicee org ID	Scheme Name	<SchmeNm>	[1..1] Choice	
7	Invoicee org ID	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalOrganisationIdentification1Code
7	Invoicee org ID	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
6	Invoicee org ID	Issuer	<Issr>	[0..1] text{1,35}	
2		Tax Remittance	<TaxRmt>	[0..0]	Not allowed - tax payments
2		Garnishment Remittance	<GrnshmtRmt>	[0..0]	Not allowed - garnishment payments
2	Additional remit info	Additional Remittance Information	<AddtlRmtInf>	[0..3] text{1,140}	
1	Original pmt info	OriginalPaymentInformation	<OrgnlPmtInf>	[1..1]	Required
2	Original pmt info - refs	References	<Refs>	[1..1]	Required - recommend use only EndToEndIdentification

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
3	Orig pmt info - refs	PaymentInformationIdentification	<PmtInfId>	[0..1] Text	
3	Orig pmt info - refs	InstructionIdentification	<InstrId>	[0..1] Text	
3	Orig pmt info - refs	EndToEndIdentification	<EndToEndId>	[1..1] Text	Required. Use same value as RmtId; See section 5.3
3	Orig pmt info - refs	TransactionIdentification	<TxId>	[0..1] Text	
3	Orig pmt info - refs	UETR	<UETR>	[0..1] IdentifierSet	
3	Orig pmt info - refs	MandateIdentification	<MndtId>	[0..1] Text	
3	Orig pmt info - refs	CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	
4	Orig pmt info - refs	Name	<Nm>	[0..1] Text	
4	Orig pmt info - refs	PostalAddress	<PstlAdr>	[0..1]	
5	Orig pmt info - refs	Address Type	<AdrTp>	[0..1] Choice	
6	Orig pmt info - refs	Code	<Cd>	[1..1] {OR} text	
7	Orig pmt info - refs	Postal		(Code) ADDR	
7	Orig pmt info - refs	PO Box		(Code) PBOX	
7	Orig pmt info - refs	Residential		(Code) HOME	
7	Orig pmt info - refs	Business		(Code) BIZZ	
7	Orig pmt info - refs	Mail To		(Code) MLTO	
7	Orig pmt info - refs	Delivery To		(Code) DLVY	
6	Orig pmt info - refs	Proprietary	<Prtry>	[1..1] {OR}	
7	Orig pmt info - refs	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
7	Orig pmt info - refs	Issuer	<Issr>	[1..1] text{1,35}	
7	Orig pmt info - refs	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
5	Orig pmt info - refs	Department	<Dept>	[0..1] text{1,70}	
5	Orig pmt info - refs	Sub Department	<SubDept>	[0..1] text{1,70}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - refs	Street Name	<StrtNm>	[0..1] text{1,70}	
5	Orig pmt info - refs	Building Number	<BldgNb>	[0..1] text{1,16}	
5	Orig pmt info - refs	Building Name	<BldgNm>	[0..1] text{1,35}	
5	Orig pmt info - refs	Floor	<Flr>	[0..1] text{1,70}	
5	Orig pmt info - refs	Post Box	<PstBx>	[0..1] text{1,16}	
5	Orig pmt info - refs	Room	<Room>	[0..1] text{1,70}	
5	Orig pmt info - refs	Post Code	<PstCd>	[0..1] text{1,16}	
5	Orig pmt info - refs	Town Name	<TwnNm>	[0..1] text{1,35}	
5	Orig pmt info - refs	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
5	Orig pmt info - refs	District Name	<DstrctNm>	[0..1] text{1,35}	
5	Orig pmt info - refs	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
5	Orig pmt info - refs	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
5	Orig pmt info - refs	Address Line	<AdrLine>	[0..7] text{1,70}	
4	Orig pmt info - refs	Identification	<Id>	[0..1] Choice	
5	Orig pmt info - refs	Organisation Identification	<OrgId>	[1..1]	
6	Orig pmt info - refs	Any BIC	<AnyBIC>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C2
6	Orig pmt info - refs	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
6	Orig pmt info - refs	Other	<Othr>	[1..*]	
7	Orig pmt info - refs	Identification	<Id>	[1..1] text{1,35}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
7	Orig pmt info - refs	Scheme Name	<SchmeNm>	[1..1] Choice	
8	Orig pmt info - refs	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalOrganisationIdentification1Code
8	Orig pmt info - refs	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
7	Orig pmt info - refs	Issuer	<Issr>	[0..1] text{1,35}	
2	Orig pmt info - pmt type	PaymentTypeInformation	<PmtTpInf>	[0..1]	Optional - not recommended to use because codes are FI-oriented
3	Orig pmt info - pmt type	InstructionPriority	<InstrPrty>	[0..1] Code	
4	Orig pmt info - pmt type	High	HIGH	(Code)	
4	Orig pmt info - pmt type	Normal	NORMAL	(Code)	
3	Orig pmt info - pmt type	ServiceLevel	<SvcLvl>	[0..*] Choice	
4	Orig pmt info - pmt type	Code	<Cd>	[1..1] {OR} CodeSet	ExternalServiceLevel1Code
4	Orig pmt info - pmt type	Proprietary	<Prtry>	[1..1] {OR} Text	
3	Orig pmt info - pmt type	LocalInstrument	<LclInstrm>	[1..1] Choice	
4	Orig pmt info - pmt type	Code	<Cd>	[1..1] {OR} Code	ExternalLocalInstrument1Code; See Section 7.2 for recommended codes
4	Orig pmt info - pmt type	Proprietary	<Prtry>	[1..1] {OR} Text	
3	Orig pmt info - pmt type	CategoryPurpose	<CtgyPurp>	[0..1] Choice	
4	Orig pmt info - pmt type	Code	<Cd>	[1..1] {OR} Code	ExternalCategoryPurpose1Code
4	Orig pmt info - pmt type	Proprietary	<Prtry>	[1..1] {OR} Text	
2	Orig pmt info - amount	Amount	<Amt>	[1..1] Choice	Constraint = C5 Required (payment amount)
3	Orig pmt info - amount	InstructedAmount	<InstdAmt>	[1..1] {OR} Amount	Constraint = C1, C5 Required (payment amount)
3	Orig pmt info - amount	EquivalentAmount	<EqvtAmt>	[1..1] {OR}	Use instructed amount instead
4	Orig pmt info - amount	Amount	<Amt>	[1..1] Amount	Constraint = C5

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Orig pmt info - amount	CurrencyOfTransfer	<CcyOfTrf>	[1..1] Code	Constraint = C1
2	Orig pmt info - amount	ExchangeRateInformation	<XchgRateInf>	[0..1]	Optional - only use for FX payments
3	Orig pmt info - amount	UnitCurrency	<UnitCcy>	[0..1] Code	Constraint = C1
3	Orig pmt info - amount	ExchangeRate	<XchgRate>	[0..1] Rate	
3	Orig pmt info - amount	RateType	<RateTp>	[0..1] Code	
4	Orig pmt info - amount	Spot		(Code) SPOT	
4	Orig pmt info - amount	Sale		(Code) SALE	
4	Orig pmt info - amount	Agreed		(Code) AGREED	
3	Orig pmt info - amount	ContractIdentification	<CtrctId>	[0..1] Text	
2	Orig pmt info - dates	RequestedExecutionDate	<ReqdExctnDt>	[1..1] Choice	Must be populated with the payment date
3	Orig pmt info - dates	Date	<Dt>	[1..1] {OR} Date	Use date instead of date/time
3	Orig pmt info - dates	Date Time	<DtTm>	[1..1] {OR} DateTime	
2	Orig pmt info - dates	RequestedCollectionDate	<ReqdColltnDt>	[0..1] Date	Optional - not recommended to be used - FI instruction information
2	Orig pmt info - debtor	Debtor	<Dbtr>	[1..1]	Required - payer name from the payment
3	Orig pmt info - debtor	Name	<Nm>	[1..1] text{1,140}	Required for name match/research
3	Orig pmt info - debtor	Postal Address	<PstlAdr>	[0..1]	Optional - not recommended to be used
4	Orig pmt info - debtor	Address Type	<AdrTp>	[0..1] Choice	
5	Orig pmt info - debtor	Code	<Cd>	[1..1] {OR} text	
6	Orig pmt info - debtor	Postal		(Code) ADDR	
6	Orig pmt info - debtor	PO Box		(Code) PBOX	
6	Orig pmt info - debtor	Residential		(Code) HOME	
6	Orig pmt info - debtor	Business		(Code) BIZZ	
6	Orig pmt info - debtor	Mail To		(Code) MLTO	
6	Orig pmt info - debtor	Delivery To		(Code) DLVY	
5	Orig pmt info - debtor	Proprietary	<Prtry>	[1..1] {OR}	
6	Orig pmt info - debtor	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
6	Orig pmt info - debtor	Issuer	<Issr>	[1..1] text{1,35}	
6	Orig pmt info - debtor	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
4	Orig pmt info - debtor	Department	<Dept>	[0..1] text{1,70}	
4	Orig pmt info - debtor	Sub Department	<SubDept>	[0..1] text{1,70}	
4	Orig pmt info - debtor	Street Name	<StrtNm>	[0..1] text{1,70}	
4	Orig pmt info - debtor	Building Number	<BldgNb>	[0..1] text{1,16}	
4	Orig pmt info - debtor	Building Name	<BldgNm>	[0..1] text{1,35}	
4	Orig pmt info - debtor	Floor	<Flr>	[0..1] text{1,70}	
4	Orig pmt info - debtor	Post Box	<PstBx>	[0..1] text{1,16}	
4	Orig pmt info - debtor	Room	<Room>	[0..1] text{1,70}	
4	Orig pmt info - debtor	Post Code	<PstCd>	[0..1] text{1,16}	
4	Orig pmt info - debtor	Town Name	<TwnNm>	[0..1] text{1,35}	
4	Orig pmt info - debtor	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
4	Orig pmt info - debtor	District Name	<DstrctNm>	[0..1] text{1,35}	
4	Orig pmt info - debtor	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
4	Orig pmt info - debtor	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
4	Orig pmt info - debtor	Address Line	<AdrLine>	[0..7] text{1,70}	
3	Orig pmt info - debtor	Identification	<Id>	[0..1] Choice	Optional
4	Orig pmt info - debtor	Organisation Identification	<OrgId>	[1..1]	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - debtor	Any BIC	<AnyBIC>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C2
5	Orig pmt info - debtor	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
5	Orig pmt info - debtor	Other	<Othr>	[1..*]	
6	Orig pmt info - debtor	Identification	<Id>	[1..1] text{1,35}	
6	Orig pmt info - debtor	Scheme Name	<SchmeNm>	[1..1] Choice	
7	Orig pmt info - debtor	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalOrganisationIdentification1Code
7	Orig pmt info - debtor	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
6	Orig pmt info - debtor	Issuer	<Issr>	[0..1] text{1,35}	
2	Orig pmt info - debtor acct	DebtorAccount	<DbtrAcct>	[0..1]	Constraint = C7, C8 Optional - not recommended to be used - sensitive information
3	Orig pmt info - debtor acct	Identification	<Id>	[1..1] Choice	
4	Orig pmt info - debtor acct	IBAN	<IBAN>	[1..1] {OR} text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Constraint = C6
4	Orig pmt info - debtor acct	Other	<Othr>	[1..1] {OR}	
5	Orig pmt info - debtor acct	Identification	<Id>	[1..1] text{1,34}	
5	Orig pmt info - debtor acct	Scheme Name	<SchmeNm>	[0..1] Choice	
6	Orig pmt info - debtor acct	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalAccountIdentification1Code
6	Orig pmt info - debtor acct	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
5	Orig pmt info - debtor acct	Issuer	<Issr>	[0..1] text{1,35}	
3	Orig pmt info - debtor acct	Type	<Tp>	[0..1] Choice	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Orig pmt info - debtor acct	Code	<Cd>	[1..1] {OR} text{1,4}	CashAccountType2Choice
4	Orig pmt info - debtor acct	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
3	Orig pmt info - debtor acct	Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
3	Orig pmt info - debtor acct	Name	<Nm>	[0..1] text{1,70}	
3	Orig pmt info - debtor acct	Proxy	<Prxy>	[0..1]	
4	Orig pmt info - debtor acct	Type	<Tp>	[0..1] Choice	
5	Orig pmt info - debtor acct	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalProxyAccountType1Code
5	Orig pmt info - debtor acct	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
4	Orig pmt info - debtor acct	Identification	<Id>	[1..1] text{1,2048}	
2	Orig pmt info - debtor FI	DebtorAgent	<DbtrAgt>	[0..1]	Debtor FI. Optional
3	Orig pmt info - debtor FI	Financial Institution Identification	<FinInstnId>	[1..1]	
4	Orig pmt info - debtor FI	BICFI	<BICFI>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C3 Rules: R31
4	Orig pmt info - debtor FI	Clearing System Member Identification	<ClrSysMmbId>	[0..1]	Rules: R32
5	Orig pmt info - debtor FI	Clearing System Identification	<ClrSysId>	[0..1] Choice	
6	Orig pmt info - debtor FI	Code	<Cd>	[1..1] {OR} text{1,5}	
6	Orig pmt info - debtor FI	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
5	Orig pmt info - debtor FI	Member Identification	<MmbId>	[1..1] text{1,35}	
4	Orig pmt info - debtor FI	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
4	Orig pmt info - debtor FI	Name	<Nm>	[0..1] text{1,140}	Rules: R34
4	Orig pmt info - debtor FI	Postal Address	<PstlAdr>	[0..1]	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - debtor FI	Address Type	<AdrTp>	[0..1] Choice	
6	Orig pmt info - debtor FI	Code	<Cd>	[1..1] {OR} text	
7	Orig pmt info - debtor FI	Postal		(Code) ADDR	
7	Orig pmt info - debtor FI	PO Box		(Code) PBOX	
7	Orig pmt info - debtor FI	Residential		(Code) HOME	
7	Orig pmt info - debtor FI	Business		(Code) BIZZ	
7	Orig pmt info - debtor FI	Mail To		(Code) MLTO	
7	Orig pmt info - debtor FI	Delivery To		(Code) DLVY	
6	Orig pmt info - debtor FI	Proprietary	<Prtry>	[1..1] {OR}	
7	Orig pmt info - debtor FI	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
7	Orig pmt info - debtor FI	Issuer	<Issr>	[1..1] text{1,35}	
7	Orig pmt info - debtor FI	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Department	<Dept>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Sub Department	<SubDept>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Street Name	<StrtNm>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Building Number	<BldgNb>	[0..1] text{1,16}	
5	Orig pmt info - debtor FI	Building Name	<BldgNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Floor	<Flr>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Post Box	<PstBx>	[0..1] text{1,16}	
5	Orig pmt info - debtor FI	Room	<Room>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Post Code	<PstCd>	[0..1] text{1,16}	
5	Orig pmt info - debtor FI	Town Name	<TwnNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - debtor FI	District Name	<DstrctNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
5	Orig pmt info - debtor FI	Address Line	<AdrLine>	[0..7] text{1,70}	
4	Orig pmt info - debtor FI	Other	<Othr>	[0..1]	
5	Orig pmt info - debtor FI	Scheme Name	<SchmeNm>	[0..1] Choice	
6	Orig pmt info - debtor FI	Code	<Cd>	[1..1] {OR} text{1,5}	
6	Orig pmt info - debtor FI	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
5	Orig pmt info - debtor FI	Issuer	<Issr>	[0..1] text{1,35}	
3	Orig pmt info - debtor FI	Branch Identification	<BrnchId>	[0..1]	
4	Orig pmt info - debtor FI	Identification	<Id>	[0..1] text{1,35}	
4	Orig pmt info - debtor FI	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
4	Orig pmt info - debtor FI	Name	<Nm>	[0..1] text{1,140}	
4	Orig pmt info - debtor FI	Postal Address	<PstlAdr>	[0..1]	
5	Orig pmt info - debtor FI	Address Type	<AdrTp>	[0..1] Choice	
6	Orig pmt info - debtor FI	Code	<Cd>	[1..1] {OR} text	
7	Orig pmt info - debtor FI	Postal		(Code) ADDR	
7	Orig pmt info - debtor FI	PO Box		(Code) PBOX	
7	Orig pmt info - debtor FI	Residential		(Code) HOME	
7	Orig pmt info - debtor FI	Business		(Code) BIZZ	
7	Orig pmt info - debtor FI	Mail To		(Code) MLTO	
7	Orig pmt info - debtor FI	Delivery To		(Code) DLVY	
6	Orig pmt info - debtor FI	Proprietary	<Prtry>	[1..1] {OR}	
7	Orig pmt info - debtor FI	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
7	Orig pmt info - debtor FI	Issuer	<Issr>	[1..1] text{1,35}	
7	Orig pmt info - debtor FI	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Department	<Dept>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Sub Department	<SubDept>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Street Name	<StrtNm>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Building Number	<BldgNb>	[0..1] text{1,16}	
5	Orig pmt info - debtor FI	Building Name	<BldgNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Floor	<Flr>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Post Box	<PstBx>	[0..1] text{1,16}	
5	Orig pmt info - debtor FI	Room	<Room>	[0..1] text{1,70}	
5	Orig pmt info - debtor FI	Post Code	<PstCd>	[0..1] text{1,16}	
5	Orig pmt info - debtor FI	Town Name	<TwnNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	District Name	<DstrctNm>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
5	Orig pmt info - debtor FI	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
5	Orig pmt info - debtor FI	Address Line	<AdrLine>	[0..7] text{1,70}	
2	Orig pmt info - creditor	Creditor	<Cdtr>	[1..1]	Required - payee name from the payment
3	Orig pmt info - creditor	Name	<Nm>	[1..1] text{1,140}	Required - for match/research
3	Orig pmt info - creditor	Postal Address	<PstlAdr>	[0..1]	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Orig pmt info - creditor	Address Type	<AdrTp>	[0..1] Choice	
5	Orig pmt info - creditor	Code	<Cd>	[1..1] {OR} text	
6	Orig pmt info - creditor	Postal		(Code) ADDR	
6	Orig pmt info - creditor	PO Box		(Code) PBOX	
6	Orig pmt info - creditor	Residential		(Code) HOME	
6	Orig pmt info - creditor	Business		(Code) BIZZ	
6	Orig pmt info - creditor	Mail To		(Code) MLTO	
6	Orig pmt info - creditor	Delivery To		(Code) DLVY	
5	Orig pmt info - creditor	Proprietary	<Prtry>	[1..1] {OR}	
6	Orig pmt info - creditor	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
6	Orig pmt info - creditor	Issuer	<Issr>	[1..1] text{1,35}	
6	Orig pmt info - creditor	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
4	Orig pmt info - creditor	Department	<Dept>	[0..1] text{1,70}	
4	Orig pmt info - creditor	Sub Department	<SubDept>	[0..1] text{1,70}	
4	Orig pmt info - creditor	Street Name	<StrtNm>	[0..1] text{1,70}	
4	Orig pmt info - creditor	Building Number	<BldgNb>	[0..1] text{1,16}	
4	Orig pmt info - creditor	Building Name	<BldgNm>	[0..1] text{1,35}	
4	Orig pmt info - creditor	Floor	<Flr>	[0..1] text{1,70}	
4	Orig pmt info - creditor	Post Box	<PstBx>	[0..1] text{1,16}	
4	Orig pmt info - creditor	Room	<Room>	[0..1] text{1,70}	
4	Orig pmt info - creditor	Post Code	<PstCd>	[0..1] text{1,16}	
4	Orig pmt info - creditor	Town Name	<TwnNm>	[0..1] text{1,35}	
4	Orig pmt info - creditor	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
4	Orig pmt info - creditor	District Name	<DstrctNm>	[0..1] text{1,35}	
4	Orig pmt info - creditor	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
4	Orig pmt info - creditor	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
4	Orig pmt info - creditor	Address Line	<AdrLine>	[0..7] text{1,70}	
3	Orig pmt info - creditor	Identification	<Id>	[0..1] Choice	
4	Orig pmt info - creditor	Organisation Identification	<OrgId>	[1..1]	
5	Orig pmt info - creditor	Any BIC	<AnyBIC>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C2
5	Orig pmt info - creditor	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
5	Orig pmt info - creditor	Other	<Othr>	[1..*]	
6	Orig pmt info - creditor	Identification	<Id>	[1..1] text{1,35}	
6	Orig pmt info - creditor	Scheme Name	<SchmeNm>	[1..1] Choice	
7	Orig pmt info - creditor	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalOrganisationIdentification1Code
7	Orig pmt info - creditor	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
6	Orig pmt info - creditor	Issuer	<Issr>	[0..1] text{1,35}	
2	Orig pmt info - creditor acct	CreditorAccount	<CdtrAcct>	[0..1]	Constraint = C7, C8 Optional - not recommended to be used - sensitive information
3	Orig pmt info - creditor acct	Identification	<Id>	[1..1] Choice	
4	Orig pmt info - creditor acct	IBAN	<IBAN>	[1..1] {OR} text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Constraint = C6
4	Orig pmt info - creditor acct	Other	<Othr>	[1..1] {OR}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - creditor acct	Identification	<Id>	[1..1] text{1,34}	
5	Orig pmt info - creditor acct	Scheme Name	<SchmeNm>	[0..1] Choice	
6	Orig pmt info - creditor acct	Code	<Cd>	[1..1] text{1,4}	ExternalAccountIdentification1Code
6	Orig pmt info - creditor acct	Proprietary	<Prtry>	[1..1] text{1,35}	
5	Orig pmt info - creditor acct	Issuer	<Issr>	[0..1] text{1,35}	
3	Orig pmt info - creditor acct	Type	<Tp>	[0..1] Choice	
4	Orig pmt info - creditor acct	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalAccountIdentification1Code
4	Orig pmt info - creditor acct	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
3	Orig pmt info - creditor acct	Currency	<Ccy>	[1..1] text [A-Z]{3,3}	Constraint = C1
3	Orig pmt info - creditor acct	Name	<Nm>	[0..1] text{1,70}	
3	Orig pmt info - creditor acct	Proxy	<Prxy>	[0..1]	
4	Orig pmt info - creditor acct	Type	<Tp>	[0..1] Choice	
5	Orig pmt info - creditor acct	Code	<Cd>	[1..1] {OR} text{1,4}	ExternalProxyAccountType1Code
5	Orig pmt info - creditor acct	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
4	Orig pmt info - creditor acct	Identification	<Id>	[1..1] text{1,2048}	
2	Orig pmt info - creditor FI	CreditorAgent	<CdtrAgt>	[0..1]	Creditor FI. Optional - not recommended to be used
3	Orig pmt info - creditor FI	Financial Institution Identification	<FinInstnId>	[1..1]	
4	Orig pmt info - creditor FI	BICFI	<BICFI>	[0..1] text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Constraint = C3 Rules: R31
4	Orig pmt info - creditor FI	Clearing System Member Identification	<ClrSysMmbId>	[0..1]	Rules: R32

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - creditor FI	Clearing System Identification	<ClrSysId>	[0..1] Choice	
6	Orig pmt info - creditor FI	Code	<Cd>	[1..1] {OR} text{1,5}	
6	Orig pmt info - creditor FI	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
5	Orig pmt info - creditor FI	Member Identification	<MmbId>	[1..1] text{1,35}	
4	Orig pmt info - creditor FI	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
4	Orig pmt info - creditor FI	Name	<Nm>	[0..1] text{1,140}	Rules: R34
4	Orig pmt info - creditor FI	Postal Address	<PstlAdr>	[0..1]	
5	Orig pmt info - creditor FI	Address Type	<AdrTp>	[0..1] Choice	
6	Orig pmt info - creditor FI	Code	<Cd>	[1..1] {OR} text	
7	Orig pmt info - creditor FI	Postal		(Code) ADDR	
7	Orig pmt info - creditor FI	PO Box		(Code) PBOX	
7	Orig pmt info - creditor FI	Residential		(Code) HOME	
7	Orig pmt info - creditor FI	Business		(Code) BIZZ	
7	Orig pmt info - creditor FI	Mail To		(Code) MLTO	
7	Orig pmt info - creditor FI	Delivery To		(Code) DLVY	
6	Orig pmt info - creditor FI	Proprietary	<Prtry>	[1..1] {OR}	
7	Orig pmt info - creditor FI	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
7	Orig pmt info - creditor FI	Issuer	<Issr>	[1..1] text{1,35}	
7	Orig pmt info - creditor FI	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Department	<Dept>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Sub Department	<SubDept>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Street Name	<StrtNm>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Building Number	<BldgNb>	[0..1] text{1,16}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - creditor FI	Building Name	<BldgNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Floor	<Flr>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Post Box	<PstBx>	[0..1] text{1,16}	
5	Orig pmt info - creditor FI	Room	<Room>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Post Code	<PstCd>	[0..1] text{1,16}	
5	Orig pmt info - creditor FI	Town Name	<TwnNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	District Name	<DstrctNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
5	Orig pmt info - creditor FI	Address Line	<AdrLine>	[0..7] text{1,70}	
4	Orig pmt info - creditor FI	Other	<Othr>	[0..1]	
5	Orig pmt info - creditor FI	Scheme Name	<SchmeNm>	[0..1] Choice	
6	Orig pmt info - creditor FI	Code	<Cd>	[1..1] {OR} text{1,5}	
6	Orig pmt info - creditor FI	Proprietary	<Prtry>	[1..1] {OR} text{1,35}	
5	Orig pmt info - creditor FI	Issuer	<Issr>	[0..1] text{1,35}	
3	Orig pmt info - creditor FI	Branch Identification	<BrnchId>	[0..1]	
4	Orig pmt info - creditor FI	Identification	<Id>	[0..1] text{1,35}	
4	Orig pmt info - creditor FI	LEI	<LEI>	[0..1] text [A-Z0-9]{18,18}[0-9]{2,2}	
4	Orig pmt info - creditor FI	Name	<Nm>	[0..1] text{1,140}	
4	Orig pmt info - creditor FI	Postal Address	<PstlAdr>	[0..1]	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - creditor FI	Address Type	<AdrTp>	[0..1] Choice	
6	Orig pmt info - creditor FI	Code	<Cd>	[1..1] {OR} text	
7	Orig pmt info - creditor FI	Postal		(Code) ADDR	
7	Orig pmt info - creditor FI	PO Box		(Code) PBOX	
7	Orig pmt info - creditor FI	Residential		(Code) HOME	
7	Orig pmt info - creditor FI	Business		(Code) BIZZ	
7	Orig pmt info - creditor FI	Mail To		(Code) MLTO	
7	Orig pmt info - creditor FI	Delivery To		(Code) DLVY	
6	Orig pmt info - creditor FI	Proprietary	<Prtry>	[1..1] {OR}	
7	Orig pmt info - creditor FI	Identification	<Id>	[1..1] text [a-zA-Z0-9]{4}	
7	Orig pmt info - creditor FI	Issuer	<Issr>	[1..1] text{1,35}	
7	Orig pmt info - creditor FI	Scheme Name	<SchmeNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Department	<Dept>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Sub Department	<SubDept>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Street Name	<StrtNm>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Building Number	<BldgNb>	[0..1] text{1,16}	
5	Orig pmt info - creditor FI	Building Name	<BldgNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Floor	<Flr>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Post Box	<PstBx>	[0..1] text{1,16}	
5	Orig pmt info - creditor FI	Room	<Room>	[0..1] text{1,70}	
5	Orig pmt info - creditor FI	Post Code	<PstCd>	[0..1] text{1,16}	
5	Orig pmt info - creditor FI	Town Name	<TwnNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Town Location Name	<TwnLctnNm>	[0..1] text{1,35}	

Level	Unofficial Section Description	Name	XML Tag	Multiplicity and Type/Code	Constraints and Comments
5	Orig pmt info - creditor FI	District Name	<DstrctNm>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Country Sub Division	<CtrySubDvsn>	[0..1] text{1,35}	
5	Orig pmt info - creditor FI	Country	<Ctry>	[0..1] text [A-Z]{2,2}	Constraint = C4 External code set (ISO 3166, Alpha-2 code)
5	Orig pmt info - creditor FI	Address Line	<AdrLine>	[0..7] text{1,70}	
0	Supplementary Data	Supplementary Data	<SplmtryData>	[0..0] Structure - details not shown	Constraint = C9 Not allowed to be used

12.2 Constraints

ISO 20022 imposes constraints on specific data elements. The Cross-border Payments and Reporting Plus (CBPR+) specification[6] has additional rules for cross-border payments, which are included below if they are referenced in the data model. Constraints and rules for data elements not recommended for use in an exchange framework are in grey.

Constraint/rule description		Use in Exchange framework remt.001
For all amounts		
C1	**ActiveOrHistoricCurrency**	Applies - "USD" for US dollars, numeric is 840
	The Currency Code must be registered or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.	https://www.iso.org/iso-4217-currency-codes.html
C5	**CurrencyAmount**	Applies - minor units = 2
	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	https://www.iso.org/iso-4217-currency-codes.html
For accounts		
C2	**AnyBIC**	Data element not recommended
	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.	https://www.iso9362.org/isobic/overview.html
C3	**BICFI**	Data element not recommended
	Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.	https://www.iso9362.org/isobic/overview.html
C6	**IBAN**	Data element not recommended
	A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. Identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	https://www.iso.org/standard/81090.html
C7	**IdentificationAndProxyGuideline**	Data element not recommended
	If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.	
C8	**IdentificationOrProxyPresenceRule**	Data element not recommended
	Identification must be present or Proxy must be present. Both may be present. Following Must be True /Identification Must be present /Identification Must be present	
Miscellaneous		

[6] The CBPR+ specification defines how ISO 20022 should be used for cross-border payments and cash reporting on the SWIFT network.

Constraint/rule description		Use in Exchange framework remt.001
C4	**Country**	Used in address structure. Alpha for US is "US" or "USA". Numeric is 840.
	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	https://www.iso.org/iso-3166-country-codes.html
C9	**SupplementaryDataRule**	Applies - not allowed
	This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.	
Additional rules identified		
	See Rules 19 and 72 below	
Rules - CBPR+		
These rules are primarily for cross-border payments and are based on constraints of some current payment systems. They are included here for informational purposes only		
R19	Rule "Remittance _ Mutually Exclusive Rule"	Applies
	Either Structured or Unstructured Remittance can be present, not both together. Both may be absent.	Structured is required.
Various	There are a variety of rules for names and addresses, many related to structured address data elements - the various rules follow the following three	Applies if address used - recommend conformance to the rules
	Rule "Name Postal Address Rule": Name and Address must always be present together.	
	Rule "Town Name And Country Rule": If “PostalAddress” is used, and if AddressLine is absent, then Country and Town name must be present.	
	Rule "Structured vs Unstructured Rule": If PostalAddress is used and if AddressLine is present, then all other optional elements in PostalAddress must be absent.	
R31	BFICI: Recommended to be provided as the preferred option.	Used for BFICI, data element not recommended
R32	Clearing System Member Identification: To be provided as second preference, unless BICFI, or Name and Address are provided as FI identification.	Used for FI identification, data element not recommended
R34	(FI) Name: To be provided, unless BICFI, or Member ID are provided as FI identification, and if Postal Address is used.	Used for FI identification, data element not recommended
R70	Use of Structured Remittance Information must be bilaterally agreed. Structured Remittance can be repeated, however the total business data for all occurrences must not exceed 9,000 characters which excludes the tag names, and is irrespective of bytes per character.	Does not apply - primarily for payment system constraint on remittance within payment
R71	Creditor reference, Issuer: Value of 'ISO' reserved for ISO 11649 international creditor's reference (if used it must be bilaterally agreed).	Recommend that this rule not apply - EU rule
R72	If Creditor Reference Information is used (bilateral agreement), Reference must be included.	Applies - recommend that this rule be adopted

13 Appendix F: ISO 20022 Additional Reference Information

The Remittance Advice document to be exchanged is an implementation of the Stand-Alone Remittance Advice (remt.001) message in the ISO 20022 specification. There are three ISO 20022 documents with remt.001 specifications:

1. Message Definition Report Part 1 (MDR1): This document provides information about the use of the messages for Stand-Alone Remittance and includes, for example, business scenarios and message flows.
2. Message Definition Report - Part 2 (MDR2): This document provides details of the message definitions for Stand-Alone Remittance Advice. It includes definitions of all data elements and the remt.001 message structure.
3. Message Definition Report - Part3 (MDR3): This document describes the business model components and elements used by the Stand-Alone Remittance Advice message set.

ASC X9 published the ISO 20022 Remittance Content Market Guide ("X9 Guide") which can be used in conjunction with this document. The X9 Guide provides valuable background and guidance on the remittance data elements for business-to-business payments to encourage payers and payees to use consistent data regardless of the payment type. The guidance includes detailed information and real-world examples to assist with the implementation of ISO 20022 and simplify integration into accounts payable (AP) and accounts receivable (AR) systems. It includes explanations of data categories, how different attributes are used, tiers of data, business cases/use cases, etc.

The data structure and elements in the ISO 20022 remittance data model are shared by all messages that contain remittance data. When sent within a payment, the remittance data is in a self-contained data structure within the overall payment data. The Stand-Alone Remittance Message, remt.001, is designed for remittance data sent separate from a payment. As an implementation of the Stand-Alone Remittance Message, this data model can be used in an exchange framework and is consistent with all B2B remittance data elements available in the ISO 20022 data structure.

ISO 20022 has specific terminology for entities that is important to understand when using structured remittance data. The ISO 20022 definitions are included in Appendix B, Entities in ISO 20022. Refer to the X9 Guide for a complete discussion of entities.