PAYMENTS CANADA

Usage Guideline

Lynx_PaymentReturnV09_pacs.004.001.09

Lynx_Final_CoreMessages_UG2026

This document describes a usage guideline restricting the base message **MX pacs.004.001.09**. You can also consult this information online.

Published by Payments Canada and generated by MyStandards.

23 March 2026

Table of Contents

Message Functionality 3

1 Restriction summary 5

2 Structure 8

3 ISO 20022 Rules 11

4 Message Building Blocks 14

5 Message Components 26

6 Message Datatypes 276

Legal Notices 329

Message Functionality

This Usage Guideline is based on the pacs.004.001.09 message definition. In addition, Payments Canada has defined usage of BusinessApplicationHeaderV02 as mandatory . The following section will be dealing with the pacs.004.001.09 only.

Overview

```
Lynx Documentation Description:

This document outlines the specifications for the Lynx ISO 20022 Payment Return mes-
sage, cleared and settled via Payments Canada's Lynx system. Prior to reading this
 Lynx ISO 20022 Message Specification, it is highly recommended to read the Lynx ISO
 20022 Message Specification Companion Document for Core Messages that is published
 alongside it since the Companion provides high-level context and an overview of the
 message portfolio and content.


Special Note (these recommendations are inherited from CBPR+ and supported in Lynx):

AGENTS IDENTIFICATION - RECOMMENDATION
------------------------------------------------------
-> If BICFI is present, then (Name & Postal Address) are NOT allowed (Clearing System
 Member Identification and LEI may complement) - However, in case of conflicting in-
formation, the BICFI will always take precedence.
-> If BICFI is absent, (Name & Postal Address) OR [(Name & Postal Address) and Clear-
ing System Member Identification]  must be present. (Exception: If BICFI is absent,
 whenever Debtor Agent, Creditor Agent and all agents in between are located in the
 same country, the clearing code only may be used.)
Note: "Instructing/ Instructed Agents" must be identified with a BICFI - Clearing
 System Member Identification and LEI are optional.

DEBTOR/CREDITOR - PARTY IDENTIFICATION - RECOMMENDATION
-------------------------------------------------------------------------
-> If AnyBIC is present, then Name AND PostalAddress are NOT allowed (other elements
 remain optional) - However, in case of conflicting information, AnyBIC will always
 take precedence.
-> If Name is present, it is recommended to use PostalAddress.


ISO 20022 Documentation Description:

Scope:
The PaymentReturn message is sent by an agent to the previous agent in the payment
 chain to undo a payment previously settled.

Usage:
The PaymentReturn message is exchanged between agents to return funds after set-
tlement of credit transfer instructions (that is FIToFICustomerCreditTransfer mes-
sage and FinancialInstitutionCreditTransfer message) or direct debit instructions
 (FIToFICustomerDirectDebit message).
The PaymentReturn message should not be used between agents and non-financial insti-
tution customers. Non-financial institution customers will be informed about a debit
 or a credit on their account(s) through a BankToCustomerDebitCreditNotification mes-
sage ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement mes-
sage ('statement').
The PaymentReturn message can be used to return single instructions or multiple in-
structions from one or different files.
The PaymentReturn message can be used in domestic and cross-border scenarios.
The PaymentReturn message refers to the original instruction(s) by means of refer-
ences only or by means of references and a set of elements from the original instruc-
tion.
```

Collection Description

Outline

The Lynx_Final_CoreMessages_UG2026 / Lynx_PaymentReturnV09_pacs.004.001.09 message is composed of 4 building blocks

a. GroupHeader

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

b. OriginalGroupInformation

   Information concerning the original group of transactions, to which the message refers.

c. TransactionInformation

   Information concerning the original transactions, to which the return message refers.

d. SupplementaryData

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

1 Restriction summary

This Usage Guideline restricts the pacs.004.001.09 message. This also includes the BusinessApplicationHeaderV02.

Restriction Type	See page
Removed elements	15, 18, 20, 22, 25, 44, 44, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 45, 46, 46, 47, 47, 47, 48, 61, 61, 61, 61, 61, 62, 62, 62, 62, 62, 62, 62, 62, 62, 62, 62, 62, 62, 62, 63, 63, 63, 63, 64, 64, 91, 91, 95, 95, 96, 96, 96, 97, 97, 97, 99, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 100, 117, 117, 118, 118, 119, 119, 120, 120, 122, 129, 130, 130, 130, 130, 130, 130, 130, 130, 130, 130, 130, 130, 130, 130, 137, 139, 153, 153, 153, 153, 159, 164, 164, 173, 173, 173, 173, 173, 173, 173, 173, 173, 173, 173, 173, 173, 173, 188, 193, 196, 201, 201, 201, 201, 201, 201, 201, 201, 201, 201, 201, 201, 201, 201, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 203, 204, 204, 204, 204, 204, 204, 204, 204, 204, 204, 204, 204, 204, 204, 205, 205, 212, 212, 229, 233, 234, 235, 235, 236, 236, 237, 287, 288, 323, 323, 324
Make mandatory	17, 23, 65, 66, 66, 66, 66, 66, 66, 66, 66, 66, 66, 66, 66, 66, 67, 67, 67, 67, 67, 67, 67, 67, 67, 67, 76, 94, 94, 94, 94, 109, 109, 111, 111, 111, 112, 112, 112, 112, 112, 112, 112, 112, 112, 112, 112, 113, 114, 114, 114, 114, 114, 114, 114, 114, 114, 114, 114, 114, 114, 114, 115, 138, 177, 179, 180, 181, 182, 185, 187, 188, 189, 190, 191, 191, 193, 195, 206, 206, 206, 206, 207, 207, 207, 207, 207, 207, 207, 207, 207, 207, 207, 207, 208, 208, 208, 208, 208, 208, 208, 208, 208, 208, 208, 208, 208, 208, 209, 209, 209, 209, 210, 210, 210, 210, 210, 210, 210, 210, 210, 210, 210, 210, 210, 210, 211, 211, 211, 211, 211, 211, 211, 211, 211, 211, 211, 211, 211, 212, 212, 212, 212, 212, 212, 212, 216, 217, 217, 217, 217, 217, 217, 217, 234
Reduce Multiplicity	21, 23, 128, 128, 128, 128, 128, 128, 128, 128, 128, 128, 128, 128, 129, 129, 177, 191, 195, 199, 199, 199, 199, 199, 199, 199, 199, 199, 200, 200, 200, 200, 200, 212, 212, 213, 213, 213, 213, 213, 213, 213, 213, 213, 213, 213, 214, 214, 214, 214, 214, 214, 214,

Restriction Type	See page
	214, 214, 214, 214, 214, 214, 215, 215, 215, 215, 215, 227
Ignore	n.a.
Text rules	21, 50, 58, 58, 58, 58, 97, 97, 97, 97, 97, 97, 97, 98, 98, 98, 98, 98, 98, 98, 98, 99, 99, 99, 99, 132, 142, 142, 142, 142, 142, 143, 143, 143, 144, 144, 149, 150, 150, 150, 150, 150, 151, 151, 151, 151, 154, 154, 154, 154, 155, 155, 155, 155, 155, 155, 156, 156, 156, 156, 156, 159, 160, 160, 160, 160, 160, 160, 160, 161, 161, 161, 161, 161, 161, 161, 162, 162, 168, 168, 168, 168, 168, 169, 169, 169, 169, 169, 169, 169, 169, 170, 176, 180, 181, 181, 181, 182, 182, 182, 183, 183, 183, 184, 185, 185, 187, 187, 188, 192, 193, 195, 228, 241, 241, 241, 242, 242, 243, 243, 244, 244, 244, 245, 245, 245, 246, 246, 267, 267, 267, 267, 268, 268, 268, 268, 268, 269, 269, 269, 269, 270, 270, 270, 270, 271, 271, 271, 271, 272, 272, 272, 272, 273, 273, 273, 273, 274, 274, 274, 274, 287
Conditional rules	n.a.
Formal rules	14, 14, 14, 15, 24, 24, 24, 37, 37, 38, 38, 38, 39, 39, 40, 40, 40, 41, 41, 42, 42, 42, 43, 43, 44, 133, 135, 140, 151, 152, 152, 152, 157, 157, 157, 157, 158, 158, 158, 158, 159, 176, 176, 181, 184
Fixed values	17, 17, 59, 59, 59, 59, 63, 118, 283
Truncates	n.a.
Comments	15, 18, 19, 19, 20, 21, 59, 59, 59, 59, 60, 60, 60, 60, 60, 60, 60, 60, 60, 61, 61, 61, 63, 69, 70, 70, 70, 70, 70, 70, 71, 71, 71, 71, 71, 71, 71, 72, 72, 72, 72, 72, 72, 94, 95, 116, 122, 129, 136, 136, 138, 139, 170, 170, 171, 171, 171, 171, 171, 171, 171, 171, 171, 172, 172, 172, 180, 180, 182, 183, 185, 186, 186, 189, 189, 190, 191, 193, 194, 196, 239, 240, 241, 242, 243, 244, 245, 246, 247, 323
Annotations	n.a.
Changed datatypes	16, 17, 18, 20, 33, 51, 57, 68, 68, 68, 68, 68, 68, 68, 68, 68, 68, 68, 69, 69, 69, 69, 69, 69, 69, 69, 69, 69, 69, 78, 78, 80, 80, 80, 80, 80, 81, 81, 81, 81, 81, 81, 81, 81, 81, 82, 82, 83, 83, 86, 87, 90, 105, 116, 122, 133, 134, 135, 136, 179, 181, 181, 183, 184, 185, 185, 187, 217, 217, 217, 218,

Restriction Type	See page
	218, 218, 218, 218, 220, 230, 230, 257, 261, 261
Extensions	n.a.
Synonyms	n.a.

2 Structure

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BusinessApplicationHeaderV02	*<AppHdr>*		[1..1]		
	CharacterSet	*<CharSet>*		[0..1]		15
	From	*<Fr>*		[1..1]		15
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		163
	FinancialInstitutionIdentification	*<FIId>*	Or}	[1..1]		164
	To	*<To>*		[1..1]		16
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		163
	FinancialInstitutionIdentification	*<FIId>*	Or}	[1..1]		164
	BusinessMessageIdentifier	*<BizMsgIdr>*		[1..1]		16
	MessageDefinitionIdentifier	*<MsgDefIdr>*		[1..1]		16
	BusinessService	*<BizSvc>*		[0..1]	M	17
	MarketPractice	*<MktPrctc>*		[0..1]		17
	Registry	*<Regy>*		[1..1]		121
	Identification	*<Id>*		[1..1]		121
	CreationDate	*<CreDt>*		[1..1]		18
	BusinessProcessingDate	*<BizPrcgDt>*		[0..1]		18
	CopyDuplicate	*<CpyDplct>*		[0..1]		18
	PossibleDuplicate	*<PssblDplct>*		[0..1]		19
	Priority	*<Prty>*		[0..1]		19
	Signature	*<Sgntr>*		[0..1]		20
	Related	*<Rltd>*		[0..*]	R[0..1]	20
	CharacterSet	*<CharSet>*		[0..1]		48
	From	*<Fr>*		[1..1]		48
	To	*<To>*		[1..1]		49
	BusinessMessageIdentifier	*<BizMsgIdr>*		[1..1]		49
	MessageDefinitionIdentifier	*<MsgDefIdr>*		[1..1]		49
	BusinessService	*<BizSvc>*		[0..1]		50
	CreationDate	*<CreDt>*		[1..1]		50

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CopyDuplicate	*<CpyDplct>*		[0..1]		50
	PossibleDuplicate	*<PssblDplct>*		[0..1]		50
	Priority	*<Prty>*		[0..1]	⚠	51
	Signature	*<Sgntr>*		[0..1]		51
	PaymentReturnV09	*<PmtRtr>*		[1..1]		
	GroupHeader	*<GrpHdr>*		[1..1]	⚠	21
	MessageIdentification	*<MsgId>*		[1..1]	⚠	116
	CreationDateTime	*<CreDtTm>*		[1..1]	⚠	116
	Authorisation	*<Authstn>*		[0..2]	⛔	117
	BatchBooking	*<BtchBookg>*		[0..1]	⛔	117
	NumberOfTransactions	*<NbOfTxs>*		[1..1]	⚠	117
	ControlSum	*<CtrlSum>*		[0..1]	⛔	118
	GroupReturn	*<GrpRtr>*		[0..1]	⛔	118
	TotalReturnedInterbankSettlementA-mount	*<TtlRtrdIntrBkSttlmAmt>*		[0..1]	⛔	118
	InterbankSettlementDate	*<IntrBkSttlmDt>*		[0..1]	⛔ ⚠	119
	SettlementInformation	*<SttlmInf>*		[1..1]		119
	InstructingAgent	*<InstgAgt>*		[0..1]	⛔ ⚠	120
	InstructedAgent	*<InstdAgt>*		[0..1]	⛔ ⚠	120
	OriginalGroupInformation	*<OrgnlGrpInf>*		[0..1]	⛔	22
	OriginalMessageIdentification	*<OrgnlMsgId>*		[1..1]		131
	OriginalMessageNameIdentification	*<OrgnlMsgNmId>*		[1..1]		131
	OriginalCreationDateTime	*<OrgnlCreDtTm>*		[0..1]		131
	ReturnReasonInformation	*<RtrRsnInf>*		[0..*]		131
	TransactionInformation	*<TxInf>*		[0..*]	M ⚠ R[1..1]	22
	ReturnIdentification	*<RtrId>*		[0..1]	M ⚠	179
	OriginalGroupInformation	*<OrgnlGrpInf>*		[0..1]	⚠	180
	OriginalInstructionIdentification	*<OrgnlInstrId>*		[0..1]	M ⚠	180
	OriginalEndToEndIdentification	*<OrgnlEndToEndId>*		[0..1]	M ⚠	181
	OriginalTransactionIdentification	*<OrgnlTxId>*		[0..1]	⚠	182
	OriginalUETR	*<OrgnlUETR>*		[0..1]	M ⚠	182
	OriginalClearingSystemReference	*<OrgnlClrSysRef>*		[0..1]	⚠	183

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OriginalInterbankSettlementAmount	*<OrgnlIntrBkSttlmAmt>*		[0..1]		183
	OriginalInterbankSettlementDate	*<OrgnlIntrBkSttlmDt>*		[0..1]		184
	ReturnedInterbankSettlementAmount	*<RtrdIntrBkSttlmAmt>*		[1..1]		184
	InterbankSettlementDate	*<IntrBkSttlmDt>*		[0..1]	M	185
	SettlementPriority	*<SttlmPrty>*		[0..1]		186
	SettlementTimeIndication	*<SttlmTmIndctn>*		[0..1]		186
	ReturnedInstructedAmount	*<RtrdInstdAmt>*		[0..1]	M	186
	ExchangeRate	*<XchgRate>*		[0..1]		187
	CompensationAmount	*<CompstnAmt>*		[0..1]		187
	ChargeBearer	*<ChrgBr>*		[0..1]	M	188
	ChargesInformation	*<ChrgsInf>*		[0..*]		188
	ClearingSystemReference	*<ClrSysRef>*		[0..1]		189
	InstructingAgent	*<InstgAgt>*		[0..1]	M	189
	InstructedAgent	*<InstdAgt>*		[0..1]	M	190
	ReturnChain	*<RtrChain>*		[0..1]	M	190
	ReturnReasonInformation	*<RtrRsnInf>*		[0..*]	M R[1..1]	191
	OriginalTransactionReference	*<OrgnlTxRef>*		[0..1]	M	192
	SupplementaryData	*<SplmtryData>*		[0..*]		193
	SupplementaryData	*<SplmtryData>*		[0..*]		24
	PlaceAndName	*<PlcAndNm>*		[0..1]		251
	Envelope	*<Envlp>*		[1..1]		251

3 ISO 20022 Rules

R1 RelatedPresentWhenCopyDupl ✓

Related MUST contain the relevant BusinessMessageHeader elements of the BusinessMessage to which this BusinessMessage relates.

If CopyDuplicate is present, then Related MUST be present.

Error handling:

– *Error severity:* Warning

– *Error Code:* H00001

– *Error Text:* Element Related is missing

R4 InstructedAgentRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00008

– *Error Text:* Invalid message content for instructed agent.

R5 InstructingAgentRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00007

– *Error Text:* Invalid message content for instructing agent.

R6 GroupReturnAndNumberOfTransactionsRule

If GroupHeader/GroupReturn is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00289

– *Error Text:* Invalid message content for number of transactions.

R7 GroupReturnAndReturnReasonRule ✓

If GroupHeader/GroupReturn is true, then OriginalGroupInformation/ReturnReasonInformation/ReturnReason must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00072

– *Error Text:* Invalid message content for return reason information in case of group return.

R8 TotalReturnedInterbankSettlementAmountRule ✓

If GroupHeader/TotalReturnedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReturnedInterbankSettlementAmount.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00042

– *Error Text:* Invalid message content for the total interbank settlement amount and individual interbank settlement amount currencies.

R9 TotalReturnedInterbankSettlementAmountAndSumRule

GroupHeader/TotalReturnedInterbankSettlementAmount must equal the sum of all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount when present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00043

– *Error Text:* Invalid message content for the total interbank settlement amount and sum of individual interbank settlement amounts.

R10 OriginalGroupInformationRule ✓

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00016

– *Error Text:* Invalid message content for original group information.

R11 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when returning direct debit transactions.

Error handling: Undefined

R12 GroupHeaderInterbankSettlementDateRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00045

– *Error Text:* Invalid message content for interbank settlement date.

R13 TransactionInterbankSettlementDateRule ✓

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

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00290

– *Error Text:* Invalid message content for interbank settlement date.

R14 GroupReturnAndTransactionInformationNotPresentRule ✓

If GroupHeader/GroupReturn is true, then TransactionInformation is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00073

– *Error Text:* Invalid message content for group return and transaction information.

R15 GroupReturnAndTransactionInformationPresentRule ✓

If GroupHeader/GroupReturn is false, then at least one occurrence of TransactionInformation must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00074

– *Error Text:* Invalid message content for group return and transaction information.

R16 SupplementaryDataRule

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

Error handling: Undefined

4 Message Building Blocks

Note The following chapter identifies the building blocks of the Lynx_Final_CoreMessages_UG2026 / Lynx_PaymentReturnV09_pacs.004.001.09 message definition.

Usage Guideline on Root Node

- **on pacs.004.001.09/.fullmessage**
  - **Lynx_Business_Message_Identifier_FormalRule:**

```
The Business Message Identifier must match the Message Identification in the
 Group Header.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message], every occurrence of [Full Message/BusinessApplication-
HeaderV02/BusinessMessageIdentifier] value must be equal to every occurrence of
 [Full Message/Document/PaymentReturnV09/GroupHeader/MessageIdentification] val-
ue
```

- **on pacs.004.001.09/.fullmessage**
  - **Lynx_To_Instructed_Agent_BICFI_1_FormalRule:**

```
BAH "To" BICFI must match "Instructed Agent" BICFI, except where BAH CopyDupli-
cate = COPY or = CODU.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message], if
    every occurrence of [Full Message/BusinessApplicationHeaderV02/CopyDupli-
cate] has value not included in the following list 'COPY' or 'CODU'
, then
    every occurrence of [Full Message/BusinessApplicationHeaderV02/To/Finan-
cialInstitutionIdentification/FinancialInstitutionIdentification/BICFI] must
 have the same value than every occurrence of [Full Message/Document/PaymentRe-
turnV09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentifica-
tion/BICFI]
```

- **on pacs.004.001.09/.fullmessage**
  - **Lynx_To_Instructed_Agent_BICFI_2_FormalRule:**

```
BAH "To" BICFI must match "Instructed Agent" BICFI  if CopyDuplicate is absent.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message], if
    the following element(s) [Full Message/BusinessApplicationHeaderV02/CopyDu-
plicate] is (are) absent
, then
    every occurrence of [Full Message/BusinessApplicationHeaderV02/To/Finan-
cialInstitutionIdentification/FinancialInstitutionIdentification/BICFI] must
 have the same value than every occurrence of [Full Message/Document/PaymentRe-
turnV09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentifica-
tion/BICFI]
```

- **on pacs.004.001.09/.fullmessage**
  - **Lynx_From_Instructing_Agent_BIC_FormalRule:**

    ```
    BAH "From" BIC must match "Instructing Agent" BIC

    ----

    For each [Full Message], every occurrence of [Full Message/BusinessApplication-
    HeaderV02/From/FinancialInstitutionIdentification/FinancialInstitutionIdenti-
    fication/BICFI] value must be equal to every occurrence of [Full Message/Docu-
    ment/PaymentReturnV09/TransactionInformation/InstructingAgent/FinancialInstitu-
    tionIdentification/BICFI] value
    ```

4.1 Header Building Blocks

Note	The following chapter identifies the building blocks of the BusinessApplicationHeaderV02 definition.

4.1.1 CharacterSet

XML Tag: CharSet

Presence: [0..1]

Definition: Contains the character set of the text-based elements used in the Business Message.

Datatype: "UnicodeChartsCode" on page 327

Usage Guideline details

- **This element(pacs.004.001.09/.header/CharacterSet) is removed.**
- **on pacs.004.001.09/.header/CharacterSet**

  Comment:
  `CBPR+ leave this element optional for possible future use cases.`

4.1.2 From

XML Tag: Fr

Presence: [1..1]

Definition: The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

The **Fr** block contains the following elements (see datatype "Party44Choice__1" on page 163 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]	⊘	163
	FinancialInstitutionIdentification	*<FIId>*	Or}	[1..1]		164

4.1.3 To

XML Tag: To

Presence: [1..1]

Definition: The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

The **To** block contains the following elements (see datatype "Party44Choice__1" on page 163 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]	⊘	163
	FinancialInstitutionIdentification	*<FIId>*	Or}	[1..1]		164

4.1.4 BusinessMessageIdentifier

XML Tag: BizMsgIdr

Presence: [1..1]

Definition: Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

Datatype: "CBPR_RestrictedFINXMax35Text" on page 286

Usage Guideline details

- **on pacs.004.001.09/.header/BusinessMessageIdentifier**

  Type changed to: CBPR_RestrictedFINXMax35Text on page 286

4.1.5 MessageDefinitionIdentifier

XML Tag: MsgDefIdr

Presence: [1..1]

Definition: Contains the MessageIdentifier that defines the BusinessMessage.

It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/.header/MessageDefinitionIdentifier**

  Single value: pacs.004.001.09

4.1.6 BusinessService

XML Tag: BizSvc

Presence: [0..1]

Definition: Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example: E&I.

Datatype: "UsageIdentifierPatternText" on page 327

Usage Guideline details

- **on pacs.004.001.09/.header/BusinessService**

  This element is now mandatory, the minimum occurrence has been changed to : 1
- **on pacs.004.001.09/.header/BusinessService**

  Type changed to: UsageIdentifierPatternText on page 327
- **on pacs.004.001.09/.header/BusinessService**

  Single value: paymentsca.lynx.04

4.1.7 MarketPractice

XML Tag: MktPrctc

Presence: [0..1]

Definition: Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.

A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

The **MktPrctc** block contains the following elements (see datatype "ImplementationSpecification1" on page 121 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Registry	*<Regy>*		[1..1]		121
	Identification	*<Id>*		[1..1]		121

Usage Guideline details

- **on pacs.004.001.09/.header/MarketPractice**

  Comment:
  `This element has no impact or relevance from a Lynx settlement processing point of view.`

4.1.8 CreationDate

XML Tag: CreDt

Presence: [1..1]

Definition: Date and time when this Business Message (header) was created.

Datatype: "CBPR_DateTime" on page 284

Usage Guideline details

- **on pacs.004.001.09/.header/CreationDate**

  Type changed to: CBPR_DateTime on page 284

4.1.9 BusinessProcessingDate

XML Tag: BizPrcgDt

Presence: [0..1]

Definition: Processing date and time indicated by the sender for the receiver of the business message. This date may be different from the date and time provided in the CreationDate.

Usage: Market practice or bilateral agreement should specify how this element should be used.

Datatype: "ISODateTime" on page 312

Usage Guideline details

- **This element(pacs.004.001.09/.header/BusinessProcessingDate) is removed.**

4.1.10 CopyDuplicate

XML Tag: CpyDplct

Presence: [0..1]

Definition: Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

Datatype: "CopyDuplicate1Code" on page 289

Usage Guideline details

- **on pacs.004.001.09/.header/CopyDuplicate**

  Comment:
  ```
  This element has no impact or relevance from a Lynx settlement processing point of
   view.
  ```

4.1.11 PossibleDuplicate

XML Tag: PssblDplct

Presence: [0..1]

Definition: Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level re-transmission.

Datatype: "YesNoIndicator" on page 328

Usage Guideline details

- **on pacs.004.001.09/.header/PossibleDuplicate**

  Comment:
  ```
  This element has no impact or relevance from a Lynx settlement processing point of
   view.
  ```

4.1.12 Priority

XML Tag: Prty

Presence: [0..1]

Definition: Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

Datatype: "Priority2Code" on page 321

Usage Guideline details

- **on pacs.004.001.09/.header/Priority**

  Type changed to: Priority2Code on page 321

- **on pacs.004.001.09/.header/Priority**

  Comment:
  `This element has no impact or relevance from a Lynx settlement processing point of view.`

4.1.13 Signature

XML Tag: Sgntr

Presence: [0..1]

Definition: Contains the digital signature of the Business Entity authorised to sign this Business Message.

Usage Guideline details

- **This element(pacs.004.001.09/.header/Signature) is removed.**

4.1.14 Related

XML Tag: Rltd

Presence: [0..*]

Definition: Specifies the Business Application Header(s) of the Business Message(s) to which this Business Message relates.

Can be used when replying to a query; can also be used when canceling or amending.

The **Rltd** block contains the following elements (see datatype "BusinessApplicationHeader5__1" on page 48 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CharacterSet	*<CharSet>*		[0..1]		48
	From	*<Fr>*		[1..1]		48
	To	*<To>*		[1..1]		49
	BusinessMessageIdentifier	*<BizMsgIdr>*		[1..1]		49
	MessageDefinitionIdentifier	*<MsgDefIdr>*		[1..1]		49
	BusinessService	*<BizSvc>*		[0..1]		50
	CreationDate	*<CreDt>*		[1..1]		50

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CopyDuplicate	*<CpyDplct>*		[0..1]		50
	PossibleDuplicate	*<PssblDplct>*		[0..1]		50
	Priority	*<Prty>*		[0..1]	⚠	51
	Signature	*<Sgntr>*		[0..1]		51

Usage Guideline details

- **on pacs.004.001.09/.header/Related**

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

- **on pacs.004.001.09/.header/Related**

  – **Lynx_Related_Business_Application_Header_TextualRule:**

  ```
  If used, the Related BAH must transport the exact same information as in the BAH
   of the related message.
  This rule is inherited from CBPR+.
  ```

- **on pacs.004.001.09/.header/Related**

  Comment:
  ```
  The entire component is left unrestricted to allow maximum flexibility to include
   information from the Related message BAH.
  ```

4.2 Payload Building Blocks

Note	The following chapter identifies the building blocks of the Lynx_Final_CoreMessages_UG2026 / Lynx_PaymentReturnV09_pacs.004.001.09 payload definition.

4.2.1 GroupHeader

XML Tag: GrpHdr

Presence: [1..1]

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

The **GrpHdr** block contains the following elements (see datatype "GroupHeader90__1" on page 115 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	*<MsgId>*		[1..1]	⚠	116
	CreationDateTime	*<CreDtTm>*		[1..1]	⚠	116
	Authorisation	*<Authstn>*		[0..2]	⊘	117

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	BatchBooking	<BtchBookg>		[0..1]		117
	NumberOfTransactions	<NbOfTxs>		[1..1]		117
	ControlSum	<CtrlSum>		[0..1]		118
	GroupReturn	<GrpRtr>		[0..1]		118
	TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>		[0..1]		118
	InterbankSettlementDate	<IntrBkSttlmDt>		[0..1]		119
	SettlementInformation	<SttlmInf>		[1..1]		119
	InstructingAgent	<InstgAgt>		[0..1]		120
	InstructedAgent	<InstdAgt>		[0..1]		120

4.2.2 OriginalGroupInformation

XML Tag: OrgnlGrpInf

Presence: [0..1]

Definition: Information concerning the original group of transactions, to which the message refers.

The **OrgnlGrpInf** block contains the following elements (see datatype "OriginalGroupHeader18" on page 130 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		131
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		131
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		131
	ReturnReasonInformation	<RtrRsnInf>		[0..*]		131

Usage Guideline details

- **This element(pacs.004.001.09/OriginalGroupInformation) is removed.**

4.2.3 TransactionInformation

XML Tag: TxInf

Presence: [0..*]

Definition: Information concerning the original transactions, to which the return message refers.

The **TxInf** block contains the following elements (see datatype "PaymentTransaction112__1" on page 177 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ReturnIdentification	*<RtrId>*		[0..1]	M	179
	OriginalGroupInformation	*<OrgnlGrpInf>*		[0..1]		180
	OriginalInstructionIdentification	*<OrgnlInstrId>*		[0..1]	M	180
	OriginalEndToEndIdentification	*<OrgnlEndToEndId>*		[0..1]	M	181
	OriginalTransactionIdentification	*<OrgnlTxId>*		[0..1]		182
	OriginalUETR	*<OrgnlUETR>*		[0..1]	M	182
	OriginalClearingSystemReference	*<OrgnlClrSysRef>*		[0..1]		183
	OriginalInterbankSettlementAmount	*<OrgnlIntrBkSttlmAmt>*		[0..1]		183
	OriginalInterbankSettlementDate	*<OrgnlIntrBkSttlmDt>*		[0..1]		184
	ReturnedInterbankSettlementAmount	*<RtrdIntrBkSttlmAmt>*		[1..1]		184
	InterbankSettlementDate	*<IntrBkSttlmDt>*		[0..1]	M	185
	SettlementPriority	*<SttlmPrty>*		[0..1]		186
	SettlementTimeIndication	*<SttlmTmIndctn>*		[0..1]		186
	ReturnedInstructedAmount	*<RtrdInstdAmt>*		[0..1]	M	186
	ExchangeRate	*<XchgRate>*		[0..1]		187
	CompensationAmount	*<CompstnAmt>*		[0..1]		187
	ChargeBearer	*<ChrgBr>*		[0..1]	M	188
	ChargesInformation	*<ChrgsInf>*		[0..*]		188
	ClearingSystemReference	*<ClrSysRef>*		[0..1]		189
	InstructingAgent	*<InstgAgt>*		[0..1]	M	189
	InstructedAgent	*<InstdAgt>*		[0..1]	M	190
	ReturnChain	*<RtrChain>*		[0..1]	M	190
	ReturnReasonInformation	*<RtrRsnInf>*		[0..*]	M R[1..1]	191
	OriginalTransactionReference	*<OrgnlTxRef>*		[0..1]	M	192
	SupplementaryData	*<SplmtryData>*		[0..*]		193

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation**

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

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

- **on pacs.004.001.09/TransactionInformation**
  - **Lynx_Original_Interbank_Settlement_Amount_FormalRule:**

```
If Transaction Information/Original Interbank Settlement Amount is present,
 Transaction Information/Original Transaction Reference/Interbank Settlement
 Amount must be absent.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation], if
    at least one occurrence of the following element(s) [TransactionInforma-
tion/OriginalInterbankSettlementAmount] is (are) present
, then
    the following element(s) [TransactionInformation/OriginalTransactionRefer-
ence/InterbankSettlementAmount] must be absent
```

- **on pacs.004.001.09/TransactionInformation**
  - **Lynx_CRED_FormalRule:**

```
Charges Information is mandatory if CRED is present - if no charges are taken,
 Zero must be used in Amount (any Agent in the payment chain).
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation], if
    every occurrence of [TransactionInformation/ChargeBearer] has value included
 in the following list 'CRED'
, then
    at least one occurrence of the following element(s) [TransactionInforma-
tion/ChargesInformation] must be present
```

- **on pacs.004.001.09/TransactionInformation**
  - **Lynx_Original_Interbank_Settlement_Date_FormalRule:**

```
If Transaction Information/Original Interbank Settlement Date is present, Trans-
action Information/Original Transaction Reference/Interbank Settlement Date must
 be absent.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation], if
    at least one occurrence of the following element(s) [TransactionInforma-
tion/OriginalInterbankSettlementDate] is (are) present
, then
    the following element(s) [TransactionInformation/OriginalTransactionRefer-
ence/InterbankSettlementDate] must be absent
```

4.2.4 SupplementaryData

XML Tag: SplmtryData

Presence: [0..*]

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

The **SplmtryData** block contains the following elements (see datatype "SupplementaryData1" on page 251 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	*<PlcAndNm>*		[0..1]		251
	Envelope	*<Envlp>*		[1..1]		251

Usage Guideline details

- **This element(pacs.004.001.09/SupplementaryData) is removed.**

5 Message Components

Note	The following chapter identifies the message components.

5.1 AccountIdentification4Choice

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	IBAN	*<IBAN>*	{Or	[1..1]		26
	Other	*<Othr>*	Or}	[1..1]		26

Used in element(s)

"Identification" on page 52, "Identification" on page 54

5.1.1 IBAN

XML Tag: IBAN

Presence: [1..1]

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

Datatype: "IBAN2007Identifier" on page 311

5.1.2 Other

XML Tag: Othr

Presence: [1..1]

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

The **Othr** block contains the following elements (see datatype "GenericAccountIdentification1" on page 107 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		108
	SchemeName	*<SchmeNm>*		[0..1]		108
	Issuer	*<Issr>*		[0..1]		108

5.2 AccountSchemeName1Choice

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

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

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

Used in element(s)

"SchemeName" on page 108

5.2.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 295

5.2.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

5.3 AddressType3Choice

Definition: Choice of formats for the type of address.

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

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

Used in element(s)

"AddressType" on page 202

5.3.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 278

5.3.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

The **Prtry** block contains the following elements (see datatype "GenericIdentification30" on page 110 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		110
	Issuer	*<Issr>*		[1..1]		110
	SchemeName	*<SchmeNm>*		[0..1]		110

5.4 AmendmentInformationDetails13

Definition: Provides further details on the list of direct debit mandate elements that have been modified when the amendment indicator has been set.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OriginalMandateIdentification	*<OrgnlMndtId>*		[0..1]		29
	OriginalCreditorSchemeIdentification	*<OrgnlCdtrSchmeId>*		[0..1]		29
	OriginalCreditorAgent	*<OrgnlCdtrAgt>*		[0..1]		29
	OriginalCreditorAgentAccount	*<OrgnlCdtrAgtAcct>*		[0..1]		30
	OriginalDebtor	*<OrgnlDbtr>*		[0..1]		30
	OriginalDebtorAccount	*<OrgnlDbtrAcct>*		[0..1]		30
	OriginalDebtorAgent	*<OrgnlDbtrAgt>*		[0..1]		31
	OriginalDebtorAgentAccount	*<OrgnlDbtrAgtAcct>*		[0..1]		31
	OriginalFinalCollectionDate	*<OrgnlFnlColltnDt>*		[0..1]		32
	OriginalFrequency	*<OrgnlFrqcy>*		[0..1]		32
	OriginalReason	*<OrgnlRsn>*		[0..1]		32

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OriginalTrackingDays	*<OrgnlTrckgDays>*		[0..1]		33

Used in element(s)

"AmendmentInformationDetails" on page 124

5.4.1 OriginalMandateIdentification

XML Tag: OrgnlMndtId

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.

Datatype: "Max35Text" on page 315

5.4.2 OriginalCreditorSchemeIdentification

XML Tag: OrgnlCdtrSchmeId

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

The **OrgnlCdtrSchmeId** block contains the following elements (see datatype "PartyIdentification135" on page 164 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		165
	PostalAddress	*<PstlAdr>*		[0..1]		165
	Identification	*<Id>*		[0..1]		165
	CountryOfResidence	*<CtryOfRes>*		[0..1]		166
	ContactDetails	*<CtctDtls>*		[0..1]		166

5.4.3 OriginalCreditorAgent

XML Tag: OrgnlCdtrAgt

Presence: [0..1]

Definition: Original creditor agent that has been modified.

The **OrgnlCdtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

5.4.4 OriginalCreditorAgentAccount

XML Tag: OrgnlCdtrAgtAcct

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

The **OrgnlCdtrAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 51 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		52
	Type	*<Tp>*		[0..1]		52
	Currency	*<Ccy>*		[0..1]		53
	Name	*<Nm>*		[0..1]		53
	Proxy	*<Prxy>*		[0..1]		53

5.4.5 OriginalDebtor

XML Tag: OrgnlDbtr

Presence: [0..1]

Definition: Original debtor that has been modified.

The **OrgnlDbtr** block contains the following elements (see datatype "PartyIdentification135" on page 164 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		165
	PostalAddress	*<PstlAdr>*		[0..1]		165
	Identification	*<Id>*		[0..1]		165
	CountryOfResidence	*<CtryOfRes>*		[0..1]		166
	ContactDetails	*<CtctDtls>*		[0..1]		166

5.4.6 OriginalDebtorAccount

XML Tag: OrgnlDbtrAcct

Presence: [0..1]

Definition: Original debtor account that has been modified.

The **OrgnlDbtrAcct** block contains the following elements (see datatype "CashAccount38" on page 51 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		52
	Type	*<Tp>*		[0..1]		52
	Currency	*<Ccy>*		[0..1]		53
	Name	*<Nm>*		[0..1]		53
	Proxy	*<Prxy>*		[0..1]		53

5.4.7 OriginalDebtorAgent

XML Tag: OrgnlDbtrAgt

Presence: [0..1]

Definition: Original debtor agent that has been modified.

The **OrgnlDbtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

5.4.8 OriginalDebtorAgentAccount

XML Tag: OrgnlDbtrAgtAcct

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

The **OrgnlDbtrAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 51 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		52
	Type	*<Tp>*		[0..1]		52
	Currency	*<Ccy>*		[0..1]		53
	Name	*<Nm>*		[0..1]		53
	Proxy	*<Prxy>*		[0..1]		53

5.4.9 OriginalFinalCollectionDate

XML Tag: OrgnlFnlColltnDt

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 311

5.4.10 OriginalFrequency

XML Tag: OrgnlFrqcy

Presence: [0..1]

Definition: Original frequency that has been modified.

The **OrgnlFrqcy** block contains the following elements (see datatype "Frequency36Choice" on page 101 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*	{Or	[1..1]		101
	Period	*<Prd>*	Or	[1..1]		101
	PointInTime	*<PtInTm>*	Or}	[1..1]		101

5.4.11 OriginalReason

XML Tag: OrgnlRsn

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

The **OrgnlRsn** block contains the following elements (see datatype "MandateSetupReason1Choice" on page 126 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		126
	Proprietary	*<Prtry>*	Or}	[1..1]		126

5.4.12 OriginalTrackingDays

XML Tag: OrgnlTrckgDays

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 295

5.5 AmountType4Choice__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructedAmount	*<InstdAmt>*	{Or	[1..1]		33
	EquivalentAmount	*<EqvtAmt>*	Or}	[1..1]		34

Used in element(s)

"Amount" on page 135

5.5.1 InstructedAmount

XML Tag: InstdAmt

Presence: [1..1]

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

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

Datatype: "CBPR_Amount__1" on page 283

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Amount/InstructedAmount**

  Type changed to: CBPR_Amount on page 282

5.5.2 EquivalentAmount

XML Tag: EqvtAmt

Presence: [1..1]

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

The **EqvtAmt** block contains the following elements (see datatype "EquivalentAmount2__1" on page 89 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		90
	CurrencyOfTransfer	*<CcyOfTrf>*		[1..1]		90

5.6 Authorisation1Choice

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		34
	Proprietary	*<Prtry>*	Or}	[1..1]		34

Used in element(s)

"Authorisation" on page 117

5.6.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 280

5.6.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max128Text" on page 313

5.7 BranchAndFinancialInstitutionIdentification6

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

Used in element(s)

"Agent" on page 152, "FinancialInstitutionIdentification" on page 163, "InstructedAgent" on page 120, "InstructedReimbursementAgent" on page 235, "InstructingAgent" on page 120, "InstructingReimbursementAgent" on page 234, "OriginalCreditorAgent" on page 29, "OriginalDebtorAgent" on page 31, "ThirdReimbursementAgent" on page 236

5.7.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification18" on page 91 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BICFI	*<BICFI>*		[0..1]		92
	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]		92
	LEI	*<LEI>*		[0..1]		92
	Name	*<Nm>*		[0..1]		92
	PostalAddress	*<PstlAdr>*		[0..1]		92
	Other	*<Othr>*		[0..1]		93

5.7.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "BranchData3" on page 46 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[0..1]		46
	LEI	*<LEI>*		[0..1]		46
	Name	*<Nm>*		[0..1]		46
	PostalAddress	*<PstlAdr>*		[0..1]		47

5.8 BranchAndFinancialInstitutionIdentification6__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Used in element(s)

"Agent" on page 57, "Agent" on page 159, "CreditorAgent" on page 273, "CreditorAgent" on page 143, "DebtorAgent" on page 266, "DebtorAgent" on page 141, "FinancialInstitutionIdentification" on page 164, "InstructedAgent" on page 190, "InstructedReimbursementAgent" on page 243, "InstructingAgent" on page 189, "InstructingReimbursementAgent" on page 241, "IntermediaryAgent1" on page 270, "IntermediaryAgent2" on page 271, "IntermediaryAgent3" on page 272, "PreviousInstructingAgent1" on page 267, "PreviousInstructingAgent2" on page 268, "PreviousInstructingAgent3" on page 269, "ThirdReimbursementAgent" on page 245

5.8.1 FinancialInstitutionIdentification

XML Tag: FinInstnId

Presence: [1..1]

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

The **FinInstnId** block contains the following elements (see datatype "FinancialInstitutionIdentification18__1" on page 94 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BICFI	*<BICFI>*		[0..1]	M ⚠	94
	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]		95
	LEI	*<LEI>*		[0..1]		95
	Name	*<Nm>*		[0..1]	⛔	95
	PostalAddress	*<PstlAdr>*		[0..1]	⛔ ⚠	96
	Other	*<Othr>*		[0..1]	⛔	99

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification],
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification],
    if
        at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress] must be present
    and if
```

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification],
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInforma-
tion/ChargesInformation/Agent/FinancialInstitutionIdentification],
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.
```

```
---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/SettlementInformation/InstructedReimbursementAgent/Fi-
nancialInstitutionIdentification],
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification],
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/DebtorAgent/FinancialInstitutionIdentification],
    if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
```

```
        then
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
    Name and Postal Address must always be present together.
    This rule is inherited verbatim from CBPR+.

    ----

    For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
    Chain/CreditorAgent/FinancialInstitutionIdentification],
        if
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/Name] is (are) present
        then
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/PostalAddress] must be present
        and if
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/PostalAddress] is (are) present
        then
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
    Name and Postal Address must always be present together.
    This rule is inherited verbatim from CBPR+.

    ----

    For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
    Chain/IntermediaryAgent2/FinancialInstitutionIdentification],
        if
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/Name] is (are) present
        then
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/PostalAddress] must be present
        and if
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/PostalAddress] is (are) present
        then
            at least one occurrence of the following element(s) [FinancialInstitu-
    tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
    Name and Postal Address must always be present together.
    This rule is inherited verbatim from CBPR+.

    ----
```

```
For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/Debtor/Agent/FinancialInstitutionIdentification],
    if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/IntermediaryAgent1/FinancialInstitutionIdentification],
    if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/SettlementInformation/ThirdReimbursementAgent/Finan-
cialInstitutionIdentification],
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/CreditorAgent/FinancialInstitutionIdentification],
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/PreviousInstructingAgent1/FinancialInstitutionIdentification],
    if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification**
  - **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/SettlementInformation/InstructingReimbursementAgent/Fi-
nancialInstitutionIdentification],
```

```
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification**

  – **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.


----


For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/PreviousInstructingAgent3/FinancialInstitutionIdentification],
    if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification**

  – **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.


----


For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/PreviousInstructingAgent2/FinancialInstitutionIdentification],
    if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification**

– **Lynx_Agent_Name_Postal_Address_FormalRule:**

```
Name and Postal Address must always be present together.
This rule is inherited verbatim from CBPR+.

---

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/DebtorAgent/FinancialInstitutionIdentification],
    for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] must be present
    and for each [FinancialInstitutionIdentification], if
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/PostalAddress] is (are) present
    then
        at least one occurrence of the following element(s) [FinancialInstitu-
tionIdentification/Name] must be present
```

5.8.2 BranchIdentification

XML Tag: BrnchId

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

The **BrnchId** block contains the following elements (see datatype "BranchData3" on page 46 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[0..1]		46
	LEI	*<LEI>*		[0..1]		46
	Name	*<Nm>*		[0..1]		46
	PostalAddress	*<PstlAdr>*		[0..1]		47

Usage Guideline details

- **This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification) is removed.**

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/InstructingAgent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/InstructedAgent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/BranchIdentification) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification) is removed.**

5.9 BranchData3

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[0..1]		46
	LEI	*<LEI>*		[0..1]		46
	Name	*<Nm>*		[0..1]		46
	PostalAddress	*<PstlAdr>*		[0..1]		47

Used in element(s)

"BranchIdentification" on page 35, "BranchIdentification" on page 44

5.9.1 Identification

XML Tag: Id

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

5.9.2 LEI

XML Tag: LEI

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 312

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification/LEI) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/BranchIdentification/LEI) is removed.**

5.9.3 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/BranchIdentification/Name) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification/Name) is removed.**

5.9.4 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 201 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		202
	Department	*<Dept>*		[0..1]		204
	SubDepartment	*<SubDept>*		[0..1]		205
	StreetName	*<StrtNm>*		[0..1]		205
	BuildingNumber	*<BldgNb>*		[0..1]		205
	BuildingName	*<BldgNm>*		[0..1]		205
	Floor	*<Flr>*		[0..1]		205
	PostBox	*<PstBx>*		[0..1]		206
	Room	*<Room>*		[0..1]		206
	PostCode	*<PstCd>*		[0..1]		206
	TownName	*<TwnNm>*		[0..1]		206
	TownLocationName	*<TwnLctnNm>*		[0..1]		209
	DistrictName	*<DstrctNm>*		[0..1]		209
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		209
	Country	*<Ctry>*		[0..1]		209
	AddressLine	*<AdrLine>*		[0..7]		212

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/BranchIdentification/PostalAddress) is removed.**

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/BranchIdentification/PostalAddress) is removed.**

5.10 BusinessApplicationHeader5__1

Definition: Specifies the Business Application Header of the Business Message.

Can be used when replying to a query; can also be used when canceling or amending.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CharacterSet	*<CharSet>*		[0..1]		48
	From	*<Fr>*		[1..1]		48
	To	*<To>*		[1..1]		49
	BusinessMessageIdentifier	*<BizMsgIdr>*		[1..1]		49
	MessageDefinitionIdentifier	*<MsgDefIdr>*		[1..1]		49
	BusinessService	*<BizSvc>*		[0..1]		50
	CreationDate	*<CreDt>*		[1..1]		50
	CopyDuplicate	*<CpyDplct>*		[0..1]		50
	PossibleDuplicate	*<PssblDplct>*		[0..1]		50
	Priority	*<Prty>*		[0..1]		51
	Signature	*<Sgntr>*		[0..1]		51

Used in element(s)

"Related" on page 20

5.10.1 CharacterSet

XML Tag: CharSet

Presence: [0..1]

Definition: Contains the character set of the text-based elements used in the Business Message.

Datatype: "UnicodeChartsCode" on page 327

5.10.2 From

XML Tag: Fr

Presence: [1..1]

Definition: The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

The **Fr** block contains the following elements (see datatype "Party44Choice" on page 162 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		162
	FinancialInstitutionIdentification	*<FIId>*	Or}	[1..1]		163

5.10.3 To

XML Tag: To

Presence: [1..1]

Definition: The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

The **To** block contains the following elements (see datatype "Party44Choice" on page 162 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		162
	FinancialInstitutionIdentification	*<FIId>*	Or}	[1..1]		163

5.10.4 BusinessMessageIdentifier

XML Tag: BizMsgIdr

Presence: [1..1]

Definition: Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

Datatype: "Max35Text" on page 315

5.10.5 MessageDefinitionIdentifier

XML Tag: MsgDefIdr

Presence: [1..1]

Definition: Contains the MessageIdentifier that defines the BusinessMessage.

It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

Datatype: "Max35Text" on page 315

5.10.6 BusinessService

XML Tag: BizSvc

Presence: [0..1]

Definition: Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example: E&I.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/.header/Related/BusinessService**
  - **Lynx_Related_BAH_Business_Service_TextualRule:**

```
If related BAH is present, then it is recommended to transport the element Busi-
ness Service.
This rule is inherited verbatim from CBPR+.
```

5.10.7 CreationDate

XML Tag: CreDt

Presence: [1..1]

Definition: Date and time when this Business Message (header) was created.

Note Times must be normalized, using the "Z" annotation.

Datatype: "ISODateTime" on page 312

5.10.8 CopyDuplicate

XML Tag: CpyDplct

Presence: [0..1]

Definition: Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

Datatype: "CopyDuplicate1Code" on page 289

5.10.9 PossibleDuplicate

XML Tag: PssblDplct

Presence: [0..1]

Definition: Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level re-transmission.

Datatype: "YesNoIndicator" on page 328

5.10.10 Priority

XML Tag: Prty

Presence: [0..1]

Definition: Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

Datatype: "Priority2Code" on page 321

Usage Guideline details

- **on pacs.004.001.09/.header/Related/Priority**

  Type changed to: Priority2Code on page 321

5.10.11 Signature

XML Tag: Sgntr

Presence: [0..1]

Definition: Contains the digital signature of the Business Entity authorised to sign this Business Message.

5.11 CashAccount38

Definition: Provides the details to identify an account.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		52

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		52
	Currency	*<Ccy>*		[0..1]		53
	Name	*<Nm>*		[0..1]		53
	Proxy	*<Prxy>*		[0..1]		53

Used in element(s)

"InstructedReimbursementAgentAccount" on page 235, "InstructingReimbursementAgentAccount" on page 234, "OriginalCreditorAgentAccount" on page 30, "OriginalDebtorAccount" on page 30, "OriginalDebtorAgentAccount" on page 31, "SettlementAccount" on page 233, "ThirdReimbursementAgentAccount" on page 236

5.11.1 Identification

XML Tag: Id

Presence: [1..1]

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

The **Id** block contains the following elements (see datatype "AccountIdentification4Choice" on page 26 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	IBAN	*<IBAN>*	{Or	[1..1]		26
	Other	*<Othr>*	Or}	[1..1]		26

5.11.2 Type

XML Tag: Tp

Presence: [0..1]

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

The **Tp** block contains the following elements (see datatype "CashAccountType2Choice" on page 55 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		56
	Proprietary	*<Prtry>*	Or}	[1..1]		56

5.11.3 Currency

XML Tag: Ccy

Presence: [0..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyCode" on page 278

5.11.4 Name

XML Tag: Nm

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 316

5.11.5 Proxy

XML Tag: Prxy

Presence: [0..1]

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

The **Prxy** block contains the following elements (see datatype "ProxyAccountIdentification1" on page 215 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		215
	Identification	*<Id>*		[1..1]		216

5.12 CashAccount38__1

Definition: Provides the details to identify an account.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		54
	Type	*<Tp>*		[0..1]		54
	Currency	*<Ccy>*		[0..1]		55
	Name	*<Nm>*		[0..1]		55
	Proxy	*<Prxy>*		[0..1]		55

Used in element(s)

"CreditorAccount" on page 145, "CreditorAgentAccount" on page 144, "DebtorAccount" on page 141, "DebtorAgentAccount" on page 142, "InstructedReimbursementAgentAccount" on page 244, "InstructingReimbursementAgentAccount" on page 242, "SettlementAccount" on page 240, "ThirdReimbursementAgentAccount" on page 246

5.12.1 Identification

XML Tag: Id

Presence: [1..1]

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

The **Id** block contains the following elements (see datatype "AccountIdentification4Choice" on page 26 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	IBAN	*<IBAN>*	{Or	[1..1]		26
	Other	*<Othr>*	Or}	[1..1]		26

5.12.2 Type

XML Tag: Tp

Presence: [0..1]

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

The **Tp** block contains the following elements (see datatype "CashAccountType2Choice" on page 55 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		56
	Proprietary	*<Prtry>*	Or}	[1..1]		56

5.12.3 Currency

XML Tag: Ccy

Presence: [0..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyCode" on page 278

5.12.4 Name

XML Tag: Nm

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 316

5.12.5 Proxy

XML Tag: Prxy

Presence: [0..1]

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

The **Prxy** block contains the following elements (see datatype "ProxyAccountIdentification1__1" on page 216 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]	M	216
	Identification	*<Id>*		[1..1]		217

5.13 CashAccountType2Choice

Definition: Nature or use of the account.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		56
	Proprietary	*<Prtry>*	Or}	[1..1]		56

Used in element(s)

"Type" on page 52, "Type" on page 54

5.13.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 296

5.13.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

5.14 CategoryPurpose1Choice

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

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		56
	Proprietary	*<Prtry>*	Or}	[1..1]		57

Used in element(s)

"CategoryPurpose" on page 196

5.14.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 298

5.14.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 315

5.15 Charges7__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		57
	Agent	*<Agt>*		[1..1]		57

Used in element(s)

"ChargesInformation" on page 188

5.15.1 Amount

XML Tag: Amt

Presence: [1..1]

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

Datatype: "CBPR_Amount__1" on page 283

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Amount**

  Type changed to: CBPR_Amount on page 282

5.15.2 Agent

XML Tag: Agt

Presence: [1..1]

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

The **Agt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]	⚠	36
	BranchIdentification	*<BrnchId>*		[0..1]	⛔	44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
     Town Name and Country] OR [Hybrid postal address with minimum Town Name and
     Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

5.16 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]	⚠	59
	Proprietary	*<Prtry>*	Or}	[1..1]	⛔ ⚠	61

Used in element(s)

"ClearingSystemIdentification" on page 64, "ClearingSystemIdentification" on page 65

5.16.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalClearingSystemIdentification1Code" on page 298

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Single value: CACPA

- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Single value: CACPA

- **on pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Single value: CACPA

- **on pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Single value: CACPA

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  `If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.`

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  `If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.`

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  `If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.`

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  `If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.`

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:

If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Code**

  Comment:
  If identifying a Canadian Financial Institution, then CACPA is the code that must be populated in this element.

5.16.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**

- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**

- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification/Proprietary) is removed.**

5.17 ClearingSystemIdentification3Choice

Definition: Specifies the clearing system identification.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		63
	Proprietary	*<Prtry>*	Or}	[1..1]		64

Used in element(s)

"ClearingSystem" on page 233, "ClearingSystem" on page 240

5.17.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalCashClearingSystem1Code" on page 297

Usage Guideline details

- **on pacs.004.001.09/GroupHeader/SettlementInformation/ClearingSystem/Code**

  Single value: LYX

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ClearingSystem/Code**

  Comment:
  `For the return of a Lynx payment, this element must be populated with LYX.`

5.17.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/SettlementInformation/ClearingSystem/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ClearingSystem/Proprietary) is removed.**

5.18 ClearingSystemMemberIdentification2

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	*<ClrSysId>*		[0..1]	M	64
	MemberIdentification	*<MmbId>*		[1..1]		65

Used in element(s)

"ClearingSystemMemberIdentification" on page 92

5.18.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

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

The **ClrSysId** block contains the following elements (see datatype "ClearingSystemIdentification2Choice" on page 58 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		59
	Proprietary	*<Prtry>*	Or}	[1..1]		61

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

5.18.2 MemberIdentification

XML Tag: MmbId

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 315

5.19 ClearingSystemMemberIdentification2__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	*<ClrSysId>*		[0..1]	M	65
	MemberIdentification	*<MmbId>*		[1..1]		67

Used in element(s)

"ClearingSystemMemberIdentification" on page 95

5.19.1 ClearingSystemIdentification

XML Tag: ClrSysId

Presence: [0..1]

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

The **ClrSysId** block contains the following elements (see datatype "ClearingSystemIdentification2Choice" on page 58 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		59
	Proprietary	*<Prtry>*	Or}	[1..1]		61

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/ClearingSystemIdentification**

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

5.19.2 MemberIdentification

XML Tag: MmbId

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "CBPR_RestrictedFINXMax28Text" on page 285

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Type changed to: CBPR_RestrictedFINXMax28Text on page 285

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:

If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the DPRN ('CC Code') of the Canadian Financial Institution.

- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification**

  Comment:
  If identifying a Canadian Financial Institution, Member Identification must be populated with the Canadian Sort Code (a.k.a. Canadian Clearing (CC) Code) of the Canadian Financial Institution. This is a 9-digit number that includes a leading zero as the first character, followed by the 3-digit Institution Number, followed by the 5-digit Transit/Branch Routing Number. Example: 012345678.

5.20 Contact4

Definition: Specifies the details of the contact person.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]		73
	Name	*<Nm>*		[0..1]		73
	PhoneNumber	*<PhneNb>*		[0..1]		73
	MobileNumber	*<MobNb>*		[0..1]		74
	FaxNumber	*<FaxNb>*		[0..1]		74
	EmailAddress	*<EmailAdr>*		[0..1]		74
	EmailPurpose	*<EmailPurp>*		[0..1]		74
	JobTitle	*<JobTitl>*		[0..1]		74
	Responsibility	*<Rspnsblty>*		[0..1]		74
	Department	*<Dept>*		[0..1]		74
	Other	*<Othr>*		[0..*]		75
	PreferredMethod	*<PrefrdMtd>*		[0..1]		75

Used in element(s)

"ContactDetails" on page 166, "ContactDetails" on page 172

5.20.1 NamePrefix

XML Tag: NmPrfx

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 316

5.20.2 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

5.20.3 PhoneNumber

XML Tag: PhneNb

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 319

5.20.4 MobileNumber

XML Tag: MobNb

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 319

5.20.5 FaxNumber

XML Tag: FaxNb

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 319

5.20.6 EmailAddress

XML Tag: EmailAdr

Presence: [0..1]

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

Datatype: "Max2048Text" on page 314

5.20.7 EmailPurpose

XML Tag: EmailPurp

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

5.20.8 JobTitle

XML Tag: JobTitl

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 315

5.20.9 Responsibility

XML Tag: Rspnsblty

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 315

5.20.10 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: "Max70Text" on page 316

5.20.11 Other

XML Tag: Othr

Presence: [0..*]

Definition: Contact details in another form.

The **Othr** block contains the following elements (see datatype "OtherContact1" on page 146 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ChannelType	*<ChanlTp>*		[1..1]		146
	Identification	*<Id>*		[0..1]		146

5.20.12 PreferredMethod

XML Tag: PrefrdMtd

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 320

5.21 CreditorReferenceInformation2

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		75
	Reference	*<Ref>*		[0..1]	M	76

Used in element(s)

"CreditorReferenceInformation" on page 248

5.21.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of creditor reference.

The **Tp** block contains the following elements (see datatype "CreditorReferenceType2" on page 77 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		77
	Issuer	*<Issr>*		[0..1]		78

5.21.2 Reference

XML Tag: Ref

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/CreditorReferenceInformation/Reference**

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

5.22 CreditorReferenceType1Choice

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		77
	Proprietary	*<Prtry>*	Or}	[1..1]		77

Used in element(s)

"CodeOrProprietary" on page 77

5.22.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 292

5.22.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 315

5.23 CreditorReferenceType2

Definition: Specifies the type of creditor reference.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		77
	Issuer	*<Issr>*		[0..1]		78

Used in element(s)

"Type" on page 75

5.23.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

The **CdOrPrtry** block contains the following elements (see datatype "CreditorReferenceType1Choice" on page 76 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		77
	Proprietary	*<Prtry>*	Or}	[1..1]		77

5.23.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 315

5.24 DateAndDateTime2Choice__1

Definition: Choice between a date or a date and time format.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Date	*<Dt>*	{Or	[1..1]		78
	DateTime	*<DtTm>*	Or}	[1..1]		78

Used in element(s)

"RequestedExecutionDate" on page 136

5.24.1 Date

XML Tag: Dt

Presence: [1..1]

Definition: Specified date.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RequestedExecutionDate/Date**

  Type changed to: CBPR_Date on page 284

5.24.2 DateTime

XML Tag: DtTm

Presence: [1..1]

Definition: Specified date and time.

Datatype: "CBPR_DateTime" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RequestedExecutionDate/DateTime**

Type changed to: CBPR_DateTime on page 284

5.25 DateAndPlaceOfBirth1

Definition: Date and place of birth of a person.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BirthDate	*<BirthDt>*		[1..1]		79
	ProvinceOfBirth	*<PrvcOfBirth>*		[0..1]		79
	CityOfBirth	*<CityOfBirth>*		[1..1]		79
	CountryOfBirth	*<CtryOfBirth>*		[1..1]		79

Used in element(s)

"DateAndPlaceOfBirth" on page 197

5.25.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 311

5.25.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 315

5.25.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 315

5.25.4 CountryOfBirth

XML Tag: CtryOfBirth

Presence: [1..1]

Definition: Country where a person was born.

Datatype: "CountryCode" on page 290

5.26 DateAndPlaceOfBirth1__1

Definition: Date and place of birth of a person.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BirthDate	*<BirthDt>*		[1..1]		80
	ProvinceOfBirth	*<PrvcOfBirth>*		[0..1]		81
	CityOfBirth	*<CityOfBirth>*		[1..1]		81
	CountryOfBirth	*<CtryOfBirth>*		[1..1]		82

Used in element(s)

"DateAndPlaceOfBirth" on page 198

5.26.1 BirthDate

XML Tag: BirthDt

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/PrivateIdentification/DateAndPlaceOfBirth/BirthDate**

  Type changed to: CBPR_Date on page 284

5.26.2 ProvinceOfBirth

XML Tag: PrvcOfBirth

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 315

5.26.3 CityOfBirth

XML Tag: CityOfBirth

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 315

5.26.4 CountryOfBirth

XML Tag: CtryOfBirth

Presence: [1..1]

Definition: Country where a person was born.

Datatype: "CountryCode" on page 290

5.27 DatePeriod2__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FromDate	*<FrDt>*		[1..1]		82
	ToDate	*<ToDt>*		[1..1]		82

Used in element(s)

"FromToDate" on page 261

5.27.1 FromDate

XML Tag: FrDt

Presence: [1..1]

Definition: Start date of the range.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/TaxRemittance/Record/TaxAmount/Details/Period/FromToDate/FromDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/TaxRemittance/Record/Period/FromToDate/FromDate**

  Type changed to: CBPR_Date on page 284

5.27.2 ToDate

XML Tag: ToDt

Presence: [1..1]

Definition: End date of the range.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/TaxRemittance/Record/TaxAmount/Details/Period/FromToDate/ToDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/TaxRemittance/Record/Period/FromToDate/ToDate**

  Type changed to: CBPR_Date on page 284

5.28 DiscountAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		83
	Amount	*<Amt>*		[1..1]		83

Used in element(s)

"DiscountAppliedAmount" on page 223, "DiscountAppliedAmount" on page 225

5.28.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the amount.

The **Tp** block contains the following elements (see datatype "DiscountAmountType1Choice" on page 84 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		84
	Proprietary	*<Prtry>*	Or}	[1..1]		84

5.28.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.29 DiscountAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		84
	Proprietary	*<Prtry>*	Or}	[1..1]		84

Used in element(s)

"Type" on page 83

5.29.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 299

5.29.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

5.30 DocumentAdjustment1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		85
	CreditDebitIndicator	*<CdtDbtInd>*		[0..1]		85
	Reason	*<Rsn>*		[0..1]		85

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AdditionalInformation	*<AddtlInf>*		[0..1]		85

Used in element(s)

"AdjustmentAmountAndReason" on page 224, "AdjustmentAmountAndReason" on page 226

5.30.1 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.30.2 CreditDebitIndicator

XML Tag: CdtDbtInd

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 291

5.30.3 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 316

5.30.4 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 313

5.31 DocumentLineIdentification1__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		86

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Number	*<Nb>*		[0..1]		86
	RelatedDate	*<RltdDt>*		[0..1]	⚠	86

Used in element(s)

"Identification" on page 87

5.31.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

The **Tp** block contains the following elements (see datatype "DocumentLineType1" on page 88 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		88
	Issuer	*<Issr>*		[0..1]		89

5.31.2 Number

XML Tag: Nb

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

5.31.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/ReferredDocumentInformation/LineDetails/Identification/RelatedDate**

  Type changed to: CBPR_Date on page 284

5.32 DocumentLineInformation1__1

Definition: Provides document line information.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..*]		87
	Description	*<Desc>*		[0..1]	⚠	87
	Amount	*<Amt>*		[0..1]		88

Used in element(s)

"LineDetails" on page 221

5.32.1 Identification

XML Tag: Id

Presence: [1..*]

Definition: Provides identification of the document line.

The **Id** block contains the following elements (see datatype "DocumentLineIdentification1__1" on page 85 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		86
	Number	*<Nb>*		[0..1]		86
	RelatedDate	*<RltdDt>*		[0..1]	⚠	86

5.32.2 Description

XML Tag: Desc

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/ReferredDocumentInformation/LineDetails/Description**

  Type changed to: Max35Text on page 315

5.32.3 Amount

XML Tag: Amt

Presence: [0..1]

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

The **Amt** block contains the following elements (see datatype "RemittanceAmount3" on page 224 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	*<DuePyblAmt>*		[0..1]		225
	DiscountAppliedAmount	*<DscntApldAmt>*		[0..*]		225
	CreditNoteAmount	*<CdtNoteAmt>*		[0..1]		225
	TaxAmount	*<TaxAmt>*		[0..*]		226
	AdjustmentAmountAndReason	*<AdjstmntAmtAndRsn>*		[0..*]		226
	RemittedAmount	*<RmtdAmt>*		[0..1]		226

5.33 DocumentLineType1

Definition: Specifies the type of the document line identification.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		88
	Issuer	*<Issr>*		[0..1]		89

Used in element(s)

"Type" on page 86

5.33.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

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

The **CdOrPrtry** block contains the following elements (see datatype "DocumentLineType1Choice" on page 89 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		89
	Proprietary	*<Prtry>*	Or}	[1..1]		89

5.33.2 Issuer

XML Tag: Issr

Presence: [0..1]

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

Datatype: "Max35Text" on page 315

5.34 DocumentLineType1Choice

Definition: Specifies the type of the document line identification.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		89
	Proprietary	*<Prtry>*	Or}	[1..1]		89

Used in element(s)

"CodeOrProprietary" on page 88

5.34.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 300

5.34.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

5.35 EquivalentAmount2__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		90
	CurrencyOfTransfer	*<CcyOfTrf>*		[1..1]		90

Used in element(s)

"EquivalentAmount" on page 34

5.35.1 Amount

XML Tag: Amt

Presence: [1..1]

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

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

Datatype: "CBPR_Amount__1" on page 283

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Amount/EquivalentAmount/Amount**

  Type changed to: CBPR_Amount on page 282

5.35.2 CurrencyOfTransfer

XML Tag: CcyOfTrf

Presence: [1..1]

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

Datatype: "ActiveOrHistoricCurrencyCode" on page 278

5.36 FinancialIdentificationSchemeName1Choice

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		91
	Proprietary	*<Prtry>*	Or}	[1..1]		91

Used in element(s)

"SchemeName" on page 109

5.36.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 301

5.36.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/Other/SchemeName/Proprietary) is removed.**

5.37 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BICFI	*<BICFI>*		[0..1]		92
	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]		92
	LEI	*<LEI>*		[0..1]		92
	Name	*<Nm>*		[0..1]		92
	PostalAddress	*<PstlAdr>*		[0..1]		92
	Other	*<Othr>*		[0..1]		93

Used in element(s)

"FinancialInstitutionIdentification" on page 35

5.37.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: "BICFIDec2014Identifier" on page 281

5.37.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbId

Presence: [0..1]

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

The **ClrSysMmbId** block contains the following elements (see datatype "ClearingSystemMemberIdentification2" on page 64 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	*<ClrSysId>*		[0..1]	M	64
	MemberIdentification	*<MmbId>*		[1..1]	⚠	65

5.37.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 312

5.37.4 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

5.37.5 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 201 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		202
	Department	*<Dept>*		[0..1]		204
	SubDepartment	*<SubDept>*		[0..1]		205
	StreetName	*<StrtNm>*		[0..1]		205
	BuildingNumber	*<BldgNb>*		[0..1]		205
	BuildingName	*<BldgNm>*		[0..1]		205
	Floor	*<Flr>*		[0..1]		205
	PostBox	*<PstBx>*		[0..1]		206
	Room	*<Room>*		[0..1]		206
	PostCode	*<PstCd>*		[0..1]		206
	TownName	*<TwnNm>*		[0..1]	M	206
	TownLocationName	*<TwnLctnNm>*		[0..1]		209
	DistrictName	*<DstrctNm>*		[0..1]		209
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		209
	Country	*<Ctry>*		[0..1]	M	209
	AddressLine	*<AdrLine>*		[0..7]		212

5.37.6 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 108 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		109
	SchemeName	*<SchmeNm>*		[0..1]		109
	Issuer	*<Issr>*		[0..1]		109

5.38 FinancialInstitutionIdentification18__1

Definition: Specifies the details to identify a financial institution.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BICFI	*<BICFI>*		[0..1]	M	94
	ClearingSystemMemberIdentification	*<ClrSysMmbId>*		[0..1]		95
	LEI	*<LEI>*		[0..1]		95
	Name	*<Nm>*		[0..1]		95
	PostalAddress	*<PstlAdr>*		[0..1]		96
	Other	*<Othr>*		[0..1]		99

Used in element(s)

"FinancialInstitutionIdentification" on page 36

5.38.1 BICFI

XML Tag: BICFI

Presence: [0..1]

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

Datatype: "BICFIDec2014Identifier" on page 281

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/BICFI**

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

- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/BICFI**

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

- **on pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI**

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

- **on pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/BICFI**

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

- **on pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/BICFI**

Comment:
Made mandatory to include the BIC of the Lynx Participant who will be debited at Bank of Canada to settle the payment return.

- **on pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/BICFI**

  Comment:
  Made mandatory to include the BIC of the Lynx Participant who will be credited at Bank of Canada to settle the payment return.

5.38.2 ClearingSystemMemberIdentification

XML Tag: ClrSysMmbId

Presence: [0..1]

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

The **ClrSysMmbId** block contains the following elements (see datatype "ClearingSystemMemberIdentification2__1" on page 65 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ClearingSystemIdentification	*<ClrSysId>*		[0..1]	M	65
	MemberIdentification	*<MmbId>*		[1..1]		67

5.38.3 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 312

5.38.4 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/Name) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/Name) is removed.**

- **This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Name) is removed.**
- **This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Name) is removed.**

5.38.5 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 201 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		202
	Department	*<Dept>*		[0..1]		204
	SubDepartment	*<SubDept>*		[0..1]		205
	StreetName	*<StrtNm>*		[0..1]		205
	BuildingNumber	*<BldgNb>*		[0..1]		205
	BuildingName	*<BldgNm>*		[0..1]		205
	Floor	*<Flr>*		[0..1]		205
	PostBox	*<PstBx>*		[0..1]		206
	Room	*<Room>*		[0..1]		206
	PostCode	*<PstCd>*		[0..1]		206
	TownName	*<TwnNm>*		[0..1]	M	206
	TownLocationName	*<TwnLctnNm>*		[0..1]		209
	DistrictName	*<DstrctNm>*		[0..1]		209
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		209
	Country	*<Ctry>*		[0..1]	M	209
	AddressLine	*<AdrLine>*		[0..7]	R[0..2] R[0..2] R[0..2] R[0..2]	209

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/PostalAddress) is removed.**

- **This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/PostalAddress) is removed.**
- **This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/PostalAddress) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/PostalAddress) is removed.**
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

    ```
    Data present in structured elements within the PostalAddress must not, under any
     circumstances, be repeated in AddressLine.
    ```
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

    ```
    Data present in structured elements within the PostalAddress must not, under any
     circumstances, be repeated in AddressLine.
    ```
- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

    ```
    Data present in structured elements within the PostalAddress must not, under any
     circumstances, be repeated in AddressLine.
    ```
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

    ```
    Data present in structured elements within the PostalAddress must not, under any
     circumstances, be repeated in AddressLine.
    ```
- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

    ```
    Data present in structured elements within the PostalAddress must not, under any
     circumstances, be repeated in AddressLine.
    ```
- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

    ```
    Data present in structured elements within the PostalAddress must not, under any
     circumstances, be repeated in AddressLine.
    ```
- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**

  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress**

  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress**

  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress**

  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

5.38.6 Other

XML Tag: Othr

Presence: [0..1]

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

The **Othr** block contains the following elements (see datatype "GenericFinancialIdentification1" on page 108 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		109
	SchemeName	*<SchmeNm>*		[0..1]	M	109
	Issuer	*<Issr>*		[0..1]		109

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/Other) is removed.**

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/InstructedAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/InstructingAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/.header/From/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/.header/To/FinancialInstitutionIdentification/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/Other) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/Other) is removed.**

5.39 Frequency36Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*	{Or	[1..1]		101
	Period	*<Prd>*	Or	[1..1]		101
	PointInTime	*<PtInTm>*	Or}	[1..1]		101

Used in element(s)

"Frequency" on page 125, "OriginalFrequency" on page 32

5.39.1 Type

XML Tag: Tp

Presence: [1..1]

Definition: Specifies a frequency in terms of a specified period type.

Datatype: "Frequency6Code" on page 309

5.39.2 Period

XML Tag: Prd

Presence: [1..1]

Definition: Specifies a frequency in terms of a count per period within a specified period type.

The **Prd** block contains the following elements (see datatype "FrequencyPeriod1" on page 102 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[1..1]		103
	CountPerPeriod	*<CntPerPrd>*		[1..1]		103

5.39.3 PointInTime

XML Tag: PtInTm

Presence: [1..1]

Definition: Specifies a frequency in terms of an exact point in time or moment within a specified period type.

The **PtInTm** block contains the following elements (see datatype "FrequencyAndMoment1" on page 102 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[1..1]		102
	PointInTime	*<PtInTm>*		[1..1]		102

5.40 FrequencyAndMoment1

Definition: Defines a frequency in terms a specific moment within a specified period type.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[1..1]		102
	PointInTime	*<PtInTm>*		[1..1]		102

Used in element(s)

"PointInTime" on page 101

5.40.1 Type

XML Tag: Tp

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 309

5.40.2 PointInTime

XML Tag: PtInTm

Presence: [1..1]

Definition: Further information on the exact point in time the event should take place.

Datatype: "Exact2NumericText" on page 295

5.41 FrequencyPeriod1

Definition: Defines a frequency in terms on counts per period for a specific period type.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[1..1]		103

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CountPerPeriod	*<CntPerPrd>*		[1..1]		103

Used in element(s)

"Period" on page 101

5.41.1 Type

XML Tag: Tp

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 309

5.41.2 CountPerPeriod

XML Tag: CntPerPrd

Presence: [1..1]

Definition: Number of instructions to be created and processed during the specified period.

Datatype: "DecimalNumber" on page 292

5.42 Garnishment3__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[1..1]		103
	Garnishee	*<Grnshee>*		[0..1]		104
	GarnishmentAdministrator	*<GrnshmtAdmstr>*		[0..1]		104
	ReferenceNumber	*<RefNb>*		[0..1]		105
	Date	*<Dt>*		[0..1]		105
	RemittedAmount	*<RmtdAmt>*		[0..1]		105
	FamilyMedicalInsuranceIndicator	*<FmlyMdclInsrncInd>*		[0..1]		105
	EmployeeTerminationIndicator	*<MplyeeTermntnInd>*		[0..1]		106

Used in element(s)

"GarnishmentRemittance" on page 250

5.42.1 Type

XML Tag: Tp

Presence: [1..1]

Definition: Specifies the type of garnishment.

The **Tp** block contains the following elements (see datatype "GarnishmentType1" on page 106 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		106
	Issuer	*<Issr>*		[0..1]		106

5.42.2 Garnishee

XML Tag: Grnshee

Presence: [0..1]

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

The **Grnshee** block contains the following elements (see datatype "PartyIdentification135__1" on page 167 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		167
	PostalAddress	*<PstlAdr>*		[0..1]		167
	Identification	*<Id>*		[0..1]		170
	CountryOfResidence	*<CtryOfRes>*		[0..1]		170
	ContactDetails	*<CtctDtls>*		[0..1]		172

5.42.3 GarnishmentAdministrator

XML Tag: GrnshmtAdmstr

Presence: [0..1]

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

The **GrnshmtAdmstr** block contains the following elements (see datatype "PartyIdentification135__1" on page 167 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		167
	PostalAddress	*<PstlAdr>*		[0..1]	⚠	167
	Identification	*<Id>*		[0..1]		170
	CountryOfResidence	*<CtryOfRes>*		[0..1]	⚠	170
	ContactDetails	*<CtctDtls>*		[0..1]	⛔	172

5.42.4 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

5.42.5 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Date**

  Type changed to: CBPR_Date on page 284

5.42.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.42.7 FamilyMedicalInsuranceIndicator

XML Tag: FmlyMdclInsrncInd

Presence: [0..1]

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

Datatype: "TrueFalseIndicator" on page 326

5.42.8 EmployeeTerminationIndicator

XML Tag: MplyeeTermntnInd

Presence: [0..1]

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

Datatype: "TrueFalseIndicator" on page 326

5.43 GarnishmentType1

Definition: Specifies the type of garnishment.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		106
	Issuer	*<Issr>*		[0..1]		106

Used in element(s)

"Type" on page 103

5.43.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Provides the type details of the garnishment.

The **CdOrPrtry** block contains the following elements (see datatype "GarnishmentType1Choice" on page 107 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		107
	Proprietary	*<Prtry>*	Or}	[1..1]		107

5.43.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 315

5.44 GarnishmentType1Choice

Definition: Specifies the type of garnishment.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		107
	Proprietary	*<Prtry>*	Or}	[1..1]		107

Used in element(s)

"CodeOrProprietary" on page 106

5.44.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Garnishment type in a coded form.

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

GNCS Garnishment from a third party payer for Child Support

GNDP Garnishment from a Direct Payer for Child Support

GTPP Garnishment from a third party payer to taxing agency.

Datatype: "ExternalGarnishmentType1Code" on page 301

5.44.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 315

5.45 GenericAccountIdentification1

Definition: Information related to a generic account identification.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		108
	SchemeName	*<SchmeNm>*		[0..1]		108

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Issuer	*<Issr>*		[0..1]		108

Used in element(s)

"Other" on page 26

5.45.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 315

5.45.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "AccountSchemeName1Choice" on page 27 for details)

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

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

5.45.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

5.46 GenericFinancialIdentification1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		109

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	SchemeName	*<SchmeNm>*		[0..1]	M	109
	Issuer	*<Issr>*		[0..1]		109

Used in element(s)

"Other" on page 93, "Other" on page 99

5.46.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 315

5.46.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "FinancialIdentificationScheme-Name1Choice" on page 90 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		91
	Proprietary	*<Prtry>*	Or}	[1..1]		91

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/Other/SchemeName**

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

5.46.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

5.47 GenericIdentification30

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		110
	Issuer	*<Issr>*		[1..1]		110
	SchemeName	*<SchmeNm>*		[0..1]		110

Used in element(s)

"Proprietary" on page 28

5.47.1 Identification

XML Tag: Id

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 295

5.47.2 Issuer

XML Tag: Issr

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

5.47.3 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 315

5.48 GenericOrganisationIdentification1

Definition: Information related to an identification of an organisation.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		111
	SchemeName	*<SchmeNm>*		[0..1]	M	111
	Issuer	*<Issr>*		[0..1]		112

Used in element(s)

"Other" on page 127

5.48.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 315

5.48.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "OrganisationIdentificationSchemeName1Choice" on page 129 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		129
	Proprietary	*<Prtry>*	Or}	[1..1]		129

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/OrganisationIdentification/Other/SchemeName**

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

5.48.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

5.49 GenericPersonIdentification1

Definition: Information related to an identification of a person.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		113
	SchemeName	*<SchmeNm>*		[0..1]	M	113
	Issuer	*<Issr>*		[0..1]		115

Used in element(s)

"Other" on page 197, "Other" on page 198

5.49.1 Identification

XML Tag: Id

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 315

5.49.2 SchemeName

XML Tag: SchmeNm

Presence: [0..1]

Definition: Name of the identification scheme.

The **SchmeNm** block contains the following elements (see datatype "PersonIdentificationScheme-Name1Choice" on page 200 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		200
	Proprietary	*<Prtry>*	Or}	[1..1]		200

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/PrivateIdentification/Other/SchemeName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/PrivateIdentification/Other/SchemeName**

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

5.49.3 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 315

5.50 GroupHeader90__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	MessageIdentification	*<MsgId>*		[1..1]		116
	CreationDateTime	*<CreDtTm>*		[1..1]		116
	Authorisation	*<Authstn>*		[0..2]		117
	BatchBooking	*<BtchBookg>*		[0..1]		117
	NumberOfTransactions	*<NbOfTxs>*		[1..1]		117
	ControlSum	*<CtrlSum>*		[0..1]		118
	GroupReturn	*<GrpRtr>*		[0..1]		118
	TotalReturnedInterbankSettlementAmount	*<TtlRtrdIntrBkSttlmAmt>*		[0..1]		118
	InterbankSettlementDate	*<IntrBkSttlmDt>*		[0..1]		119
	SettlementInformation	*<SttlmInf>*		[1..1]		119
	InstructingAgent	*<InstgAgt>*		[0..1]		120
	InstructedAgent	*<InstdAgt>*		[0..1]		120

Rules

R35 TotalInterbankSettlementAmountAndDateRule ✓

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00044

– *Error Text:* Invalid message content for group header interbank settlement date.

R36 ControlSumAndGroupReturnRule ✓

If GroupReturn is true, then ControlSum is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00067

– *Error Text:* Invalid message content for control sum.

Guidelines

1. **GroupReturnAndNumberOfTransactionsGuideline**

   If GroupReturn is true, then NumberOfTransactions equals the number of transactions in the original message.

Used in element(s)

"GroupHeader" on page 21

5.50.1 MessageIdentification

XML Tag: MsgId

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/GroupHeader/MessageIdentification**

  Comment: (empty)

5.50.2 CreationDateTime

XML Tag: CreDtTm

Presence: [1..1]

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

Datatype: "CBPR_DateTime" on page 284

Usage Guideline details

- **on pacs.004.001.09/GroupHeader/CreationDateTime**

Type changed to: CBPR_DateTime on page 284

5.50.3 Authorisation

XML Tag: Authstn

Presence: [0..2]

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

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

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

The **Authstn** block contains the following elements (see datatype "Authorisation1Choice" on page 34 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		34
	Proprietary	*<Prtry>*	Or}	[1..1]		34

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/Authorisation) is removed.**

5.50.4 BatchBooking

XML Tag: BtchBookg

Presence: [0..1]

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

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

Datatype: "BatchBookingIndicator" on page 282

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/BatchBooking) is removed.**

5.50.5 NumberOfTransactions

XML Tag: NbOfTxs

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 314

Usage Guideline details

- **on pacs.004.001.09/GroupHeader/NumberOfTransactions**

  Single value: 1

5.50.6 ControlSum

XML Tag: CtrlSum

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 292

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/ControlSum) is removed.**

5.50.7 GroupReturn

XML Tag: GrpRtr

Presence: [0..1]

Definition: Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s).

Datatype: "TrueFalseIndicator" on page 326

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/GroupReturn) is removed.**

5.50.8 TotalReturnedInterbankSettlementAmount

XML Tag: TtlRtrdIntrBkSttlmAmt

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent in the return message.

Datatype: "ActiveCurrencyAndAmount" on page 276

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/TotalReturnedInterbankSettlementAmount) is removed.**

5.50.9 InterbankSettlementDate

XML Tag: IntrBkSttlmDt

Presence: [0..1]

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

Datatype: "ISODate" on page 311

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/InterbankSettlementDate) is removed.**

5.50.10 SettlementInformation

XML Tag: SttlmInf

Presence: [1..1]

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

The **SttlmInf** block contains the following elements (see datatype "SettlementInstruction7" on page 230 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	*<SttlmMtd>*		[1..1]		232
	SettlementAccount	*<SttlmAcct>*		[0..1]		233
	ClearingSystem	*<ClrSys>*		[0..1]		233
	InstructingReimbursementAgent	*<InstgRmbrsmntAgt>*		[0..1]		234
	InstructingReimbursementAgentAccount	*<InstgRmbrsmntAgtAcct>*		[0..1]		234
	InstructedReimbursementAgent	*<InstdRmbrsmntAgt>*		[0..1]		235
	InstructedReimbursementAgentAccount	*<InstdRmbrsmntAgtAcct>*		[0..1]		235
	ThirdReimbursementAgent	*<ThrdRmbrsmntAgt>*		[0..1]		236
	ThirdReimbursementAgentAccount	*<ThrdRmbrsmntAgtAcct>*		[0..1]		236

5.50.11 InstructingAgent

XML Tag: InstgAgt

Presence: [0..1]

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

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

The **InstgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/InstructingAgent) is removed.**

5.50.12 InstructedAgent

XML Tag: InstdAgt

Presence: [0..1]

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

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

The **InstdAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/InstructedAgent) is removed.**

5.51 ImplementationSpecification1

Definition: Identifies the implementation specification to which the ISO 20022 message conforms.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Registry	*<Regy>*		[1..1]		121
	Identification	*<Id>*		[1..1]		121

Used in element(s)

"MarketPractice" on page 17

5.51.1 Registry

XML Tag: Regy

Presence: [1..1]

Definition: Name of the implementation specification registry in which the implementation specification of the ISO 20022 message is maintained.

For example, "MyStandards".

Datatype: "Max350Text" on page 315

5.51.2 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identifier which unambiguously identifies, within the implementation specification registry, the implementation specification to which the ISO 20022 message is compliant. This can be done via a URN. It can also contain a version number or date.

For instance, "2018-01-01 - Version 2" or "urn:uuid:6e8bc430-9c3a-11d9-9669-0800200c9a66".

Datatype: "Max2048Text" on page 314

5.52 LocalInstrument2Choice__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		122
	Proprietary	*<Prtry>*	Or}	[1..1]		122

Used in element(s)

"LocalInstrument" on page 195

5.52.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 302

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument/Code) is removed.**

5.52.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Lynx_RestrictedFINXMax3Text" on page 312

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument/Proprietary**

  Type changed to: Lynx_RestrictedFINXMax3Text on page 312

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument/Proprietary**

  Comment:
  ```
  For a Lynx Payment Return, this element which must be populated with the settlement mechanism and settlement priority for the Payment Return (see attached Lynx textual MP rule for details).
  ```

5.53 MandateRelatedInformation14

Definition: Provides further details related to a direct debit mandate signed between the creditor and the debtor.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	MandateIdentification	*<MndtId>*		[0..1]		123
	DateOfSignature	*<DtOfSgntr>*		[0..1]		123

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AmendmentIndicator	*<AmdmntInd>*		[0..1]		124
	AmendmentInformationDetails	*<AmdmntInfDtls>*		[0..1]		124
	ElectronicSignature	*<ElctrncSgntr>*		[0..1]		124
	FirstCollectionDate	*<FrstColltnDt>*		[0..1]		125
	FinalCollectionDate	*<FnlColltnDt>*		[0..1]		125
	Frequency	*<Frqcy>*		[0..1]		125
	Reason	*<Rsn>*		[0..1]		125
	TrackingDays	*<TrckgDays>*		[0..1]		126

Rules

R22 AmendmentIndicatorTrueRule ✓

If AmendmentIndicator is true, then AmendmentInformationDetails must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00012

– *Error Text:* Invalid message content for true amendment indicator and details.

R23 AmendmentIndicatorFalseRule ✓

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00013

– *Error Text:* Invalid message content for false amendment indicator and details.

Used in element(s)

"MandateRelatedInformation" on page 139

5.53.1 MandateIdentification

XML Tag: MndtId

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

Datatype: "Max35Text" on page 315

5.53.2 DateOfSignature

XML Tag: DtOfSgntr

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 311

5.53.3 AmendmentIndicator

XML Tag: AmdmntInd

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: "TrueFalseIndicator" on page 326

5.53.4 AmendmentInformationDetails

XML Tag: AmdmntInfDtls

Presence: [0..1]

Definition: List of mandate elements that have been modified.

The **AmdmntInfDtls** block contains the following elements (see datatype "AmendmentInformationDetails13" on page 28 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OriginalMandateIdentification	*<OrgnlMndtId>*		[0..1]		29
	OriginalCreditorSchemeIdentification	*<OrgnlCdtrSchmeId>*		[0..1]		29
	OriginalCreditorAgent	*<OrgnlCdtrAgt>*		[0..1]		29
	OriginalCreditorAgentAccount	*<OrgnlCdtrAgtAcct>*		[0..1]		30
	OriginalDebtor	*<OrgnlDbtr>*		[0..1]		30
	OriginalDebtorAccount	*<OrgnlDbtrAcct>*		[0..1]		30
	OriginalDebtorAgent	*<OrgnlDbtrAgt>*		[0..1]		31
	OriginalDebtorAgentAccount	*<OrgnlDbtrAgtAcct>*		[0..1]		31
	OriginalFinalCollectionDate	*<OrgnlFnlColltnDt>*		[0..1]		32
	OriginalFrequency	*<OrgnlFrqcy>*		[0..1]		32
	OriginalReason	*<OrgnlRsn>*		[0..1]		32
	OriginalTrackingDays	*<OrgnlTrckgDays>*		[0..1]		33

5.53.5 ElectronicSignature

XML Tag: ElctrncSgntr

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max1025Text" on page 313

5.53.6 FirstCollectionDate

XML Tag: FrstColltnDt

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 311

5.53.7 FinalCollectionDate

XML Tag: FnlColltnDt

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 311

5.53.8 Frequency

XML Tag: Frqcy

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

The **Frqcy** block contains the following elements (see datatype "Frequency36Choice" on page 101 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*	{Or	[1..1]		101
	Period	*<Prd>*	Or	[1..1]		101
	PointInTime	*<PtInTm>*	Or}	[1..1]		101

5.53.9 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Reason for the direct debit mandate to allow the user to distinguish between different mandates for the same creditor.

The **Rsn** block contains the following elements (see datatype "MandateSetupReason1Choice" on page 126 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		126
	Proprietary	*<Prtry>*	Or}	[1..1]		126

5.53.10 TrackingDays

XML Tag: TrckgDays

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: "Exact2NumericText" on page 295

5.54 MandateSetupReason1Choice

Definition: Specifies the reason for the setup of the mandate.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		126
	Proprietary	*<Prtry>*	Or}	[1..1]		126

Used in element(s)

"OriginalReason" on page 32, "Reason" on page 125

5.54.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 303

5.54.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 316

5.55 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AnyBIC	*<AnyBIC>*		[0..1]		127
	LEI	*<LEI>*		[0..1]		127
	Other	*<Othr>*		[0..*]	R[0..2] R[0..2] R[0..2] R[	127

Used in element(s)

"OrganisationIdentification" on page 147, "OrganisationIdentification" on page 148

5.55.1 AnyBIC

XML Tag: AnyBIC

Presence: [0..1]

Definition: Business identification code of the organisation.

Datatype: "AnyBICDec2014Identifier" on page 280

5.55.2 LEI

XML Tag: LEI

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 312

5.55.3 Other

XML Tag: Othr

Presence: [0..*]

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

The **Othr** block contains the following elements (see datatype "GenericOrganisationIdentification1" on page 110 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		111
	SchemeName	*<SchmeNm>*		[0..1]	M	111
	Issuer	*<Issr>*		[0..1]		112

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/OrganisationIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/OrganisationIdentification/Other**

  Comment: (empty)

5.56 OrganisationIdentificationSchemeName1Choice

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		129
	Proprietary	*<Prtry>*	Or}	[1..1]		129

Used in element(s)

"SchemeName" on page 111

5.56.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 304

5.56.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/OrganisationIdentification/Other/SchemeName/Proprietary) is removed.**

5.57 OriginalGroupHeader18

Definition: Provides information on the original group, to which the message refers.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	*<OrgnlMsgId>*		[1..1]		131

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OriginalMessageNameIdentification	*<OrgnlMsgNmId>*		[1..1]		131
	OriginalCreationDateTime	*<OrgnlCreDtTm>*		[0..1]		131
	ReturnReasonInformation	*<RtrRsnInf>*		[0..*]		131

Used in element(s)

"OriginalGroupInformation" on page 22

5.57.1 OriginalMessageIdentification

XML Tag: OrgnlMsgId

Presence: [1..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

Datatype: "Max35Text" on page 315

5.57.2 OriginalMessageNameIdentification

XML Tag: OrgnlMsgNmId

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers.

Datatype: "Max35Text" on page 315

5.57.3 OriginalCreationDateTime

XML Tag: OrgnlCreDtTm

Presence: [0..1]

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

Datatype: "ISODateTime" on page 312

5.57.4 ReturnReasonInformation

XML Tag: RtrRsnInf

Presence: [0..*]

Definition: Provides detailed information on the return reason.

The **RtrRsnInf** block contains the following elements (see datatype "PaymentReturnReason6" on page 173 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Originator	*<Orgtr>*		[0..1]		174

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Reason	<Rsn>		[0..1]		174
	AdditionalInformation	<AddtlInf>		[0..*]		175

5.58 OriginalGroupInformation29__1

Definition: Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	<OrgnlMsgId>		[1..1]		132
	OriginalMessageNameIdentification	<OrgnlMsgNmId>		[1..1]		132
	OriginalCreationDateTime	<OrgnlCreDtTm>		[0..1]		133

Used in element(s)

"OriginalGroupInformation" on page 180

5.58.1 OriginalMessageIdentification

XML Tag: OrgnlMsgId

Presence: [1..1]

Definition: Point to point reference assigned by the original instructing party to unambiguously identify the original message.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalGroupInformation/OriginalMessageIdentification**
  - **Lynx_Original_Message_Identification_TextualRule:**

```
Original Message Identification must transport the Message Identification of the
 underlying payment (eg. pacs.008/pacs.009).
This rule is inherited verbatim from CBPR+.
```

5.58.2 OriginalMessageNameIdentification

XML Tag: OrgnlMsgNmId

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers, for example, pacs.003.001.01 or MT103.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalGroupInformation/OriginalMessageNameIdentification**
  - **Lynx_Original_Message_Name_Identification_FormalRule:**

```
This element should be populated with either pacs.002.001.xx or pacs.008.001.xx
 or pacs.009.001.xx or camt.053.001.xx or camt.054.001.xx or MT103 or MT202 or
 MT205 or MT900 or MT910 or MT940 or MT950 when present.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Origi-
nalGroupInformation/OriginalMessageNameIdentification],
    the value of every occurrence of [OriginalMessageNameIdentification] must
 comply with the following XML pattern : 'pacs\.00[289]\.001\.[0-9]{2}|camt
\.05[34]\.001\.[0-9]{2}|MT103|MT202|MT205|MT900|MT910|MT940|MT950'
```

5.58.3 OriginalCreationDateTime

XML Tag: OrgnlCreDtTm

Presence: [0..1]

Definition: Original date and time at which the message was created.

Datatype: "CBPR_DateTime" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalGroupInformation/OriginalCreationDateTime**

  Type changed to: CBPR_DateTime on page 284

5.59 OriginalTransactionReference28__1

Definition: Key elements used to refer the original transaction.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InterbankSettlementAmount	*<IntrBkSttlmAmt>*		[0..1]	⚠	134
	Amount	*<Amt>*		[0..1]		135
	InterbankSettlementDate	*<IntrBkSttlmDt>*		[0..1]	⚠	135

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	RequestedCollectionDate	*<ReqdColltnDt>*		[0..1]		135
	RequestedExecutionDate	*<ReqdExctnDt>*		[0..1]		136
	CreditorSchemeIdentification	*<CdtrSchmeId>*		[0..1]		136
	SettlementInformation	*<SttlmInf>*		[0..1]		137
	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	M	138
	PaymentMethod	*<PmtMtd>*		[0..1]		138
	MandateRelatedInformation	*<MndtRltdInf>*		[0..1]		139
	RemittanceInformation	*<RmtInf>*		[0..1]		139
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		140
	Debtor	*<Dbtr>*		[0..1]		140
	DebtorAccount	*<DbtrAcct>*		[0..1]		141
	DebtorAgent	*<DbtrAgt>*		[0..1]		141
	DebtorAgentAccount	*<DbtrAgtAcct>*		[0..1]		142
	CreditorAgent	*<CdtrAgt>*		[0..1]		143
	CreditorAgentAccount	*<CdtrAgtAcct>*		[0..1]		144
	Creditor	*<Cdtr>*		[0..1]		144
	CreditorAccount	*<CdtrAcct>*		[0..1]		145
	UltimateCreditor	*<UltmtCdtr>*		[0..1]		145
	Purpose	*<Purp>*		[0..1]		145

Used in element(s)

"OriginalTransactionReference" on page 192

5.59.1 InterbankSettlementAmount

XML Tag: IntrBkSttlmAmt

Presence: [0..1]

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

Datatype: "CBPR_Amount__1" on page 283

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/InterbankSettlementAmount**

  Type changed to: CBPR_Amount on page 282

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/InterbankSettlementAmount**

  – **Lynx_Interbank_Settlement_Currency_FormalRule:**

  ```
  The codes XAU, XAG, XPD and XPT are not allowed, as these are codes are only
   used for commodities.
  This rule is inherited verbatim from CBPR+.

  ----

  For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
  inalTransactionReference/InterbankSettlementAmount],
      every occurrence of [InterbankSettlementAmount/Currency] must have value not
   included in the following list 'XAU' or 'XAG' or 'XPD' or 'XPT'
  ```

5.59.2 Amount

XML Tag: Amt

Presence: [0..1]

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

The **Amt** block contains the following elements (see datatype "AmountType4Choice__1" on page 33 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructedAmount	*<InstdAmt>*	{Or	[1..1]	⚠	33
	EquivalentAmount	*<EqvtAmt>*	Or}	[1..1]		34

5.59.3 InterbankSettlementDate

XML Tag: IntrBkSttlmDt

Presence: [0..1]

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

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/InterbankSettlementDate**

  Type changed to: CBPR_Date on page 284

5.59.4 RequestedCollectionDate

XML Tag: ReqdColltnDt

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RequestedCollectionDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RequestedCollectionDate**

  Comment:
  ```
  This element has no impact or relevance from a Lynx settlement processing point of
   view.
  ```

5.59.5 RequestedExecutionDate

XML Tag: ReqdExctnDt

Presence: [0..1]

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

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

The **ReqdExctnDt** block contains the following elements (see datatype "DateAndDateTime2Choice__1" on page 78 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Date	*<Dt>*	{Or	[1..1]		78
	DateTime	*<DtTm>*	Or}	[1..1]		78

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RequestedExecutionDate**

  Comment:
  ```
  This element has no impact or relevance from a Lynx settlement processing point of
   view.
  ```

5.59.6 CreditorSchemeIdentification

XML Tag: CdtrSchmeId

Presence: [0..1]

Definition: Credit party that signs the mandate.

The **CdtrSchmeId** block contains the following elements (see datatype "PartyIdentification135" on page 164 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		165
	PostalAddress	*<PstlAdr>*		[0..1]		165
	Identification	*<Id>*		[0..1]		165
	CountryOfResidence	*<CtryOfRes>*		[0..1]		166
	ContactDetails	*<CtctDtls>*		[0..1]		166

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorSchemeIdentification) is removed.**

5.59.7 SettlementInformation

XML Tag: SttlmInf

Presence: [0..1]

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

The **SttlmInf** block contains the following elements (see datatype "SettlementInstruction7__1" on page 237 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	*<SttlmMtd>*		[1..1]		239
	SettlementAccount	*<SttlmAcct>*		[0..1]		240
	ClearingSystem	*<ClrSys>*		[0..1]		240
	InstructingReimbursementAgent	*<InstgRmbrsmntAgt>*		[0..1]		241
	InstructingReimbursementAgentAccount	*<InstgRmbrsmntAgtAcct>*		[0..1]		242
	InstructedReimbursementAgent	*<InstdRmbrsmntAgt>*		[0..1]		243
	InstructedReimbursementAgentAccount	*<InstdRmbrsmntAgtAcct>*		[0..1]		244

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	ThirdReimbursementAgent	<ThrdRmbrsmntAgt>		[0..1]	⚠	245
	ThirdReimbursementAgentAccount	<ThrdRmbrsmntAgtAcct>		[0..1]	⚠	246

5.59.8 PaymentTypeInformation

XML Tag: PmtTpInf

Presence: [0..1]

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

The **PmtTpInf** block contains the following elements (see datatype "PaymentTypeInformation27__1" on page 194 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	<InstrPrty>		[0..1]		194
	ClearingChannel	<ClrChanl>		[0..1]	⚠	194
	ServiceLevel	<SvcLvl>		[0..*]	R[0..3]	194
	LocalInstrument	<LclInstrm>		[0..1]	M ⚠	195
	SequenceType	<SeqTp>		[0..1]	⛔ ⚠	196
	CategoryPurpose	<CtgyPurp>		[0..1]		196

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation**

  Comment:
  ```
  For a Lynx Payment Return, this component has been made mandatory to include Local
   Instrument/Proprietary which must contain the settlement mechanism and settlement
   priority for the Payment Return.
  ```

5.59.9 PaymentMethod

XML Tag: PmtMtd

Presence: [0..1]

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

Datatype: "PaymentMethod4Code" on page 318

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentMethod**

  Comment:
  For a Lynx Payment Return, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.59.10 MandateRelatedInformation

XML Tag: MndtRltdInf

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

The **MndtRltdInf** block contains the following elements (see datatype "MandateRelatedInformation14" on page 122 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	MandateIdentification	*<MndtId>*		[0..1]		123
	DateOfSignature	*<DtOfSgntr>*		[0..1]		123
	AmendmentIndicator	*<AmdmntInd>*		[0..1]		124
	AmendmentInformationDetails	*<AmdmntInfDtls>*		[0..1]		124
	ElectronicSignature	*<ElctrncSgntr>*		[0..1]		124
	FirstCollectionDate	*<FrstColltnDt>*		[0..1]		125
	FinalCollectionDate	*<FnlColltnDt>*		[0..1]		125
	Frequency	*<Frqcy>*		[0..1]		125
	Reason	*<Rsn>*		[0..1]		125
	TrackingDays	*<TrckgDays>*		[0..1]		126

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/MandateRelatedInformation) is removed.**

5.59.11 RemittanceInformation

XML Tag: RmtInf

Presence: [0..1]

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

The **RmtInf** block contains the following elements (see datatype "RemittanceInformation16__1" on page 226 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Unstructured	*<Ustrd>*		[0..*]	R[0..1]	227
	Structured	*<Strd>*		[0..*]		227

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation**
  - **Lynx_Unstructured_Structured_Mutually_Exclusive_FormalRule:**

```
For Remittance Information, Unstructured and Structured are mutually exclusive.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/RemittanceInformation], the following elements are mu-
tually exclusive: [RemittanceInformation/Unstructured] ,  [RemittanceInforma-
tion/Structured] and all may be absent
```

5.59.12 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "Party40Choice__1" on page 149 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Party	*<Pty>*	{Or	[1..1]		149
	Agent	*<Agt>*	Or}	[1..1]		152

5.59.13 Debtor

XML Tag: Dbtr

Presence: [0..1]

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

The **Dbtr** block contains the following elements (see datatype "Party40Choice__2" on page 153 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Party	*<Pty>*	{Or	[1..1]		153
	Agent	*<Agt>*	Or}	[1..1]		159

5.59.14 DebtorAccount

XML Tag: DbtrAcct

Presence: [0..1]

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

The **DbtrAcct** block contains the following elements (see datatype "CashAccount38__1" on page 53 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		54
	Type	*<Tp>*		[0..1]		54
	Currency	*<Ccy>*		[0..1]		55
	Name	*<Nm>*		[0..1]		55
	Proxy	*<Prxy>*		[0..1]		55

5.59.15 DebtorAgent

XML Tag: DbtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
     Town Name and Country] OR [Hybrid postal address with minimum Town Name and
     Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent**
  - **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

    ```
    If the transaction is exchanged on the SWIFT network (ie if the Instructing
     Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then
     BICFI is mandatory and other elements are optional, eg LEI.
    This rule is inherited verbatim from CBPR+.
    ```

5.59.16 DebtorAgentAccount

XML Tag: DbtrAgtAcct

Presence: [0..1]

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

The **DbtrAgtAcct** block contains the following elements (see datatype "CashAccount38__1" on page 53 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		54
	Type	*<Tp>*		[0..1]		54
	Currency	*<Ccy>*		[0..1]		55
	Name	*<Nm>*		[0..1]		55
	Proxy	*<Prxy>*		[0..1]		55

5.59.17 CreditorAgent

XML Tag: CdtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent**

– **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

```
If the transaction is exchanged on the SWIFT network (ie if the Instructing
 Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then
 BICFI is mandatory and other elements are optional, eg LEI.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent**

  – **Lynx_Agent_Option_2_TextualRule:**

```
(Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
 Town Name and Country] OR [Hybrid postal address with minimum Town Name and
 Country]). It is recommended to also add the post code when available.
This rule is inherited verbatim from CBPR+.
```

5.59.18 CreditorAgentAccount

XML Tag: CdtrAgtAcct

Presence: [0..1]

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

The **CdtrAgtAcct** block contains the following elements (see datatype "CashAccount38__1" on page 53 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		54
	Type	*<Tp>*		[0..1]		54
	Currency	*<Ccy>*		[0..1]		55
	Name	*<Nm>*		[0..1]		55
	Proxy	*<Prxy>*		[0..1]		55

5.59.19 Creditor

XML Tag: Cdtr

Presence: [0..1]

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

The **Cdtr** block contains the following elements (see datatype "Party40Choice__2" on page 153 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	153
	Agent	<Agt>	Or}	[1..1]	⚠	159

5.59.20 CreditorAccount

XML Tag: CdtrAcct

Presence: [0..1]

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

The **CdtrAcct** block contains the following elements (see datatype "CashAccount38__1" on page 53 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Identification	<Id>		[1..1]		54
	Type	<Tp>		[0..1]		54
	Currency	<Ccy>		[0..1]		55
	Name	<Nm>		[0..1]		55
	Proxy	<Prxy>		[0..1]		55

5.59.21 UltimateCreditor

XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "Party40Choice__1" on page 149 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	149
	Agent	<Agt>	Or}	[1..1]	⊘	152

5.59.22 Purpose

XML Tag: Purp

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage:

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

The **Purp** block contains the following elements (see datatype "Purpose2Choice" on page 219 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		219
	Proprietary	*<Prtry>*	Or}	[1..1]		219

5.60 OtherContact1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ChannelType	*<ChanlTp>*		[1..1]		146
	Identification	*<Id>*		[0..1]		146

Used in element(s)

"Other" on page 75

5.60.1 ChannelType

XML Tag: ChanlTp

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 316

5.60.2 Identification

XML Tag: Id

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 313

5.61 Party38Choice

Definition: Nature or use of the account.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		147
	PrivateIdentification	*<PrvtId>*	Or}	[1..1]		147

Used in element(s)

"Identification" on page 165

5.61.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification29" on page 126 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AnyBIC	*<AnyBIC>*		[0..1]		127
	LEI	*<LEI>*		[0..1]		127
	Other	*<Othr>*		[0..*]		127

5.61.2 PrivateIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification13" on page 197 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	*<DtAndPlcOfBirth>*		[0..1]		197
	Other	*<Othr>*		[0..*]		197

5.62 Party38Choice__1

Definition: Nature or use of the account.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		148
	PrivateIdentification	*<PrvtId>*	Or}	[1..1]		148

Used in element(s)

"Identification" on page 170

5.62.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

The **OrgId** block contains the following elements (see datatype "OrganisationIdentification29" on page 126 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AnyBIC	*<AnyBIC>*		[0..1]		127
	LEI	*<LEI>*		[0..1]		127
	Other	*<Othr>*		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2] R[	127

5.62.2 PrivateIdentification

XML Tag: PrvtId

Presence: [1..1]

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

The **PrvtId** block contains the following elements (see datatype "PersonIdentification13__1" on page 198 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	*<DtAndPlcOfBirth>*		[0..1]		198
	Other	*<Othr>*		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2] R[0..2]	198

5.63 Party40Choice__1

Definition: Identification of a person, an organisation or a financial institution.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Party	*<Pty>*	{Or	[1..1]		149
	Agent	*<Agt>*	Or}	[1..1]		152

Used in element(s)

"UltimateCreditor" on page 274, "UltimateCreditor" on page 145, "UltimateDebtor" on page 265, "UltimateDebtor" on page 140

5.63.1 Party

XML Tag: Pty

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **Pty** block contains the following elements (see datatype "PartyIdentification135__1" on page 167 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		167
	PostalAddress	*<PstlAdr>*		[0..1]		167
	Identification	*<Id>*		[0..1]		170
	CountryOfResidence	*<CtryOfRes>*		[0..1]		170
	ContactDetails	*<CtctDtls>*		[0..1]		172

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party**
  - **Lynx_Ultimate_Debtor_Option_3_Jurisdictions_Only_TextualRule:**

```
For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations - eg EEA).
Countries impacted by the Jurisdictional rule:  Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.
```

Note: The jurisdictional rules apply only when all Agents in the payment chain underly the same jurisdiction.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party**
  - **Lynx_Ultimate_Debtor_Option_1_TextualRule:**

    Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country - it is recommended to add Post code when available)
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party**
  - **Lynx_Ultimate_Debtor_Option_2_TextualRule:**

    Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country- it is recommended to add Post code when available] AND (Identification: Private or Organisation)
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party**
  - **Lynx_Ultimate_Creditor_Option_2_Jurisdictions_Only_TextualRule:**

    For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations - eg EEA).
    Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.
    Note: The jurisdictional rules apply only when all Agents in the payment chain underly the same jurisdiction.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party**
  - **Lynx_Ultimate_Creditor_Option_1_TextualRule:**

    Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country - it is recommended to add Post code when available)]. Other elements are optional, eg Identification: Private or Organization.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party**
  - **Lynx_Ultimate_Debtor_Option_3_Jurisdictions_Only_TextualRule:**

    For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations - eg EEA).
    Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.
    Note: The jurisdictional rules apply only when all Agents in the payment chain underly the same jurisdiction.

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party**
  - **Lynx_Ultimate_Debtor_Option_2_TextualRule:**

    Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country- it is recommended to add Post code when available] AND (Identification: Private or Organisation)
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party**
  - **Lynx_Ultimate_Debtor_Option_1_TextualRule:**

    Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country - it is recommended to add Post code when available)
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party**
  - **Lynx_Ultimate_Creditor_Option_1_TextualRule:**

    Name AND [(Structured Postal Address) OR (Hybrid Postal Address) with minimum Town Name & Country - it is recommended to add Post code when available)].
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party**
  - **Lynx_Ultimate_Creditor_Option_2_Jurisdictions_Only_TextualRule:**

    For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations - eg EEA).
    Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.
    Note: The jurisdictional rules apply only when all Agents in the payment chain underly the same jurisdiction.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

    For Ultimate Debtor/Party, if Postal Address is present, Name is mandatory.
    This rule is inherited verbatim from CBPR+.

    For each [Full Message/Document/PaymentReturnV09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party], if
        at least one occurrence of the following element(s) [Party/PostalAddress] is (are) present
    , then
        at least one occurrence of the following element(s) [Party/Name] must be present

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party**

- **Lynx_Party_Name_Postal_Address_FormalRule:**

```
For Ultimate Creditor/Party, if Postal Address is present, Name is mandatory.
This rule is inherited verbatim from CBPR+.


----


For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/UltimateCreditor/Party], if
    at least one occurrence of the following element(s) [Party/PostalAddress] is
 (are) present
, then
    at least one occurrence of the following element(s) [Party/Name] must be
 present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

```
For Ultimate Debtor/Party, if Postal Address is present, Name is mandatory.
This rule is inherited verbatim from CBPR+.


----


For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/UltimateDebtor/Party], if
    at least one occurrence of the following element(s) [Party/PostalAddress] is
 (are) present
, then
    at least one occurrence of the following element(s) [Party/Name] must be
 present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

```
For Ultimate Creditor/Party, if Postal Address is present, Name is mandatory.
This rule is inherited verbatim from CBPR+.


----


For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/UltimateCreditor/Party], if
    at least one occurrence of the following element(s) [Party/PostalAddress] is
 (are) present
, then
    at least one occurrence of the following element(s) [Party/Name] must be
 present
```

5.63.2 Agent

XML Tag: Agt

Presence: [1..1]

Definition: Identification of a financial institution.

The **Agt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Agent) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Agent) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Agent) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent) is removed.**

5.64 Party40Choice__2

Definition: Identification of a person, an organisation or a financial institution.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Party	*<Pty>*	{Or	[1..1]		153
	Agent	*<Agt>*	Or}	[1..1]		159

Used in element(s)

"Creditor" on page 274, "Creditor" on page 144, "Debtor" on page 266, "Debtor" on page 140, "InitiatingParty" on page 266

5.64.1 Party

XML Tag: Pty

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **Pty** block contains the following elements (see datatype "PartyIdentification135__1" on page 167 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		167
	PostalAddress	*<PstlAdr>*		[0..1]	⚠	167
	Identification	*<Id>*		[0..1]		170
	CountryOfResidence	*<CtryOfRes>*		[0..1]	⚠	170
	ContactDetails	*<CtctDtls>*		[0..1]	⛔ ⚠	172

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**
  - **Lynx_Debtor_Option_2_TextualRule:**

    Name AND ([Structured Address with minimum Town Name & Country (+ recommended to add Post code when available)] OR [Hybrid postal address with minimum Town Name and Country (+ recommended to add Post code when available)] AND (Account Number OR Identification: Private or Organisation)
    This rule is inherited verbatim from CBPR+.

    Lynx_Debtor_Option_2_TextualRule is not relevant with current version of the pacs.004 (since Debtor Account is not present). It will be applicable in the next version of the pacs.004 base message.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**
  - **Lynx_Debtor_Option_1_TextualRule:**

    Identification/Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other).
    This rule is inherited verbatim from CBPR+.

    Lynx_Debtor_Option_1_TextualRule is not relevant with current version of the pacs.004 (since Debtor Account is not present). It will be applicable in the next version of the pacs.004 base message.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**
  - **Lynx_Debtor_Any_BIC_Presence_TextualRule:**

    If Any BIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, Any BIC will always take precedence.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**
  - **Lynx_Debtor_Option_3_Jurisdictions_Only_TextualRule:**

    For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations - eg EEA).
    Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.

Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.
This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**
  - **Lynx_Debtor_Option_3_Jurisdictions_Only_TextualRule:**

    For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations - eg EEA).
    Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.
    Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**
  - **Lynx_Debtor_Option_2_TextualRule:**

    Name AND ([Structured Address with minimum Town Name & Country (+ recommended to add Post code when available)] OR [Hybrid postal address with minimum Town Name and Country (+ recommended to add Post code when available)] AND (Account Number OR Identification: Private or Organisation)
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**
  - **Lynx_Debtor_Option_1_TextualRule:**

    Identification/Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other).
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**
  - **Lynx_Debtor_Any_BIC_Presence_TextualRule:**

    If AnyBIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, AnyBIC will always take precedence.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party**
  - **Lynx_Creditor_Option_1_TextualRule:**

    Identification/Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other).
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party**
  - **Lynx_Creditor_Any_BIC_Presence_TextualRule:**

    If AnyBIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, AnyBIC will always take precedence.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party**

- **Lynx_Creditor_Option_3_Jurisdictions_Only_TextualRule:**

  For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations - eg EEA).
  Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.
  Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.
  This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party**

  - **Lynx_Creditor_Option_2_TextualRule:**

    Name AND ([Structured Address with minimum Town Name & Country (+ recommended to add Post code when available)] OR [Hybrid postal address with minimum Town Name and Country (+ recommended to add Post code when available)] AND (Account Number OR Identification: Private or Organisation)
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

  - **Lynx_Creditor_Option_1_TextualRule:**

    Identification/Organisation Identification/AnyBIC AND (Account Number OR Organisation Identification/Other).
    This rule is inherited verbatim from CBPR+.

    Lynx_Creditor_Option_1_TextualRule is not relevant with current version of the pacs.004 (since Creditor Account is not present). It will be applicable in the next version of the pacs.004 base message.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

  - **Lynx_Creditor_Any_BIC_Presence_TextualRule:**

    If Any BIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, Any BIC will always take precedence.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

  - **Lynx_Creditor_Option_3_Jurisdictions_Only_TextualRule:**

    For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations - eg EEA).
    Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway.
    Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**

  - **Lynx_Creditor_Option_2_TextualRule:**

```
Name AND ([Structured Address with minimum Town Name & Country (+ recommended to
 add Post code when available)] OR [Hybrid postal address with minimum Town Name
 and Country (+ recommended to add Post code when available)] AND (Account Num-
ber OR Identification: Private or Organisation)
This rule is inherited verbatim from CBPR+.

Lynx_Creditor_Option_2_TextualRule is not relevant with current version of the
 pacs.004 (since Creditor Account is not present). It will be applicable in the
 next version of the pacs.004 base message.
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

```
For Debtor/Party, if Postal Address is present, Name is mandatory.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/Debtor/Party], if
    at least one occurrence of the following element(s) [Party/PostalAddress] is
 (are) present
, then
    at least one occurrence of the following element(s) [Party/Name] must be
 present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party**
  - **Lynx_Party_Name_Any_BIC_FormalRule:**

```
For Debtor/Party, if Any BIC is absent, Name is mandatory and it is recommended
 to also provide the  Postal Address.
This rule is inherited from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/Debtor/Party], at least one occurrence of [Party/Name] must be present
 when [Party/Identification/OrganisationIdentification/AnyBIC] is absent
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

```
For Debtor/Party, if Postal Address is present, Name is mandatory.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/Debtor/Party], if
    at least one occurrence of the following element(s) [Party/PostalAddress] is
 (are) present
, then
    at least one occurrence of the following element(s) [Party/Name] must be
 present
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party**
  - **Lynx_Party_Name_Any_BIC_FormalRule:**

```
For Debtor/Party, if AnyBIC is absent, Name is mandatory.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/Debtor/Party], at least one occurrence of [Party/Name]
 must be present when [Party/Identification/OrganisationIdentification/AnyBIC]
 is absent
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

```
For Creditor/Party, if Postal Address is present, Name is mandatory.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/Creditor/Party], if
    at least one occurrence of the following element(s) [Party/PostalAddress] is
 (are) present
, then
    at least one occurrence of the following element(s) [Party/Name] must be
 present
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party**
  - **Lynx_Party_Name_Any_BIC_FormalRule:**

```
For Creditor/Party, if AnyBIC is absent, Name is mandatory.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Orig-
inalTransactionReference/Creditor/Party], at least one occurrence of [Par-
ty/Name] must be present when [Party/Identification/OrganisationIdentifica-
tion/AnyBIC] is absent
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

```
For Initiating Party, if Postal Address is present then Name is mandatory.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/InitiatingParty/Party], if
    at least one occurrence of the following element(s) [Party/PostalAddress] is
 (are) present
, then
    at least one occurrence of the following element(s) [Party/Name] must be
 present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

```
For Creditor/Party, if Postal Address is present, Name is mandatory.
```

```
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/Creditor/Party], if
    at least one occurrence of the following element(s) [Party/PostalAddress] is
 (are) present
, then
    at least one occurrence of the following element(s) [Party/Name] must be
 present
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party**
  - **Lynx_Party_Name_Any_BIC_FormalRule:**

```
For Creditor/Party, if Any BIC is absent, Name is mandatory and it is recommend-
ed to also provide the Postal Address.
This rule is inherited from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
Chain/Creditor/Party], at least one occurrence of [Party/Name] must be present
 when [Party/Identification/OrganisationIdentification/AnyBIC] is absent
```

5.64.2 Agent

XML Tag: Agt

Presence: [1..1]

Definition: Identification of a financial institution.

The **Agt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Agent) is removed.**
- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**
  - **Lynx_Agent_Option_2_TextualRule:**

```
(Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
 Town Name and Country] OR [Hybrid postal address with minimum Town Name and
 Country]). It is recommended to also add the post code when available.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**
  - **Lynx_Agent_Option_1_TextualRule:**

    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**
  - **Lynx_Agent_National_Only_TextualRule:**

    Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent**
  - **Lynx_Agent_Option_3_TextualRule:**

    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**
  - **Lynx_Agent_National_Only_TextualRule:**

    Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**
  - **Lynx_Agent_Option_2_TextualRule:**

    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**
  - **Lynx_Agent_Option_1_TextualRule:**

    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent**
  - **Lynx_Agent_Option_3_TextualRule:**

    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**
  - **Lynx_Agent_Option_1_TextualRule:**

    BICFI, complemented optionally with a LEI (preferred option).

This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**
  - **Lynx_Agent_Option_3_TextualRule:**

    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**
  - **Lynx_Agent_Option_2_TextualRule:**

    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**
  - **Lynx_Agent_National_Only_TextualRule:**

    Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent**
  - **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

    If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent**
  - **Lynx_Agent_Option_2_TextualRule:**

    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent**
  - **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

    If the transaction is exchanged on the SWIFT network (ie if the Instructing Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then BICFI is mandatory and other elements are optional, eg LEI.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent**
  - **Lynx_Agent_Option_1_TextualRule:**

    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent**

– **Lynx_Agent_National_Only_TextualRule:**

```
Whenever Debtor Agent, Creditor Agent and all Agents in between are located
 within the same country, the Clearing System Member Identification only may be
 used.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent**

– **Lynx_Agent_Option_3_TextualRule:**

```
Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
brid postal address with minimum Town Name and Country]). It is recommended to
 also add the post code when available.
This rule is inherited verbatim from CBPR+.
```

5.65 Party44Choice

Definition: Identification of a person, an organisation or a financial institution.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		162
	FinancialInstitutionIdentification	*<FIId>*	Or}	[1..1]		163

Used in element(s)

"From" on page 48, "To" on page 49

5.65.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **OrgId** block contains the following elements (see datatype "PartyIdentification135" on page 164 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		165
	PostalAddress	*<PstlAdr>*		[0..1]		165
	Identification	*<Id>*		[0..1]		165
	CountryOfResidence	*<CtryOfRes>*		[0..1]		166
	ContactDetails	*<CtctDtls>*		[0..1]		166

5.65.2 FinancialInstitutionIdentification

XML Tag: FIId

Presence: [1..1]

Definition: Identification of a financial institution.

The **FIId** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

5.66 Party44Choice__1

Definition: Identification of a person, an organisation or a financial institution.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		163
	FinancialInstitutionIdentification	*<FIId>*	Or}	[1..1]		164

Used in element(s)

"From" on page 15, "To" on page 16

5.66.1 OrganisationIdentification

XML Tag: OrgId

Presence: [1..1]

Definition: Identification of a person or an organisation.

The **OrgId** block contains the following elements (see datatype "PartyIdentification135" on page 164 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		165
	PostalAddress	*<PstlAdr>*		[0..1]		165
	Identification	*<Id>*		[0..1]		165

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CountryOfResidence	*<CtryOfRes>*		[0..1]		166
	ContactDetails	*<CtctDtls>*		[0..1]		166

Usage Guideline details

- **This element(pacs.004.001.09/.header/To/OrganisationIdentification) is removed.**
- **This element(pacs.004.001.09/.header/From/OrganisationIdentification) is removed.**

5.66.2 FinancialInstitutionIdentification

XML Tag: FIId

Presence: [1..1]

Definition: Identification of a financial institution.

The **FIId** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

5.67 PartyIdentification135

Definition: Specifies the identification of a person or an organisation.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		165
	PostalAddress	*<PstlAdr>*		[0..1]		165
	Identification	*<Id>*		[0..1]		165
	CountryOfResidence	*<CtryOfRes>*		[0..1]		166
	ContactDetails	*<CtctDtls>*		[0..1]		166

Used in element(s)

"CreditorSchemeIdentification" on page 136, "OrganisationIdentification" on page 162, "OrganisationIdentification" on page 163, "OriginalCreditorSchemeIdentification" on page 29, "OriginalDebtor" on page 30, "Originator" on page 174

5.67.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

5.67.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 201 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		202
	Department	*<Dept>*		[0..1]		204
	SubDepartment	*<SubDept>*		[0..1]		205
	StreetName	*<StrtNm>*		[0..1]		205
	BuildingNumber	*<BldgNb>*		[0..1]		205
	BuildingName	*<BldgNm>*		[0..1]		205
	Floor	*<Flr>*		[0..1]		205
	PostBox	*<PstBx>*		[0..1]		206
	Room	*<Room>*		[0..1]		206
	PostCode	*<PstCd>*		[0..1]		206
	TownName	*<TwnNm>*		[0..1]		206
	TownLocationName	*<TwnLctnNm>*		[0..1]		209
	DistrictName	*<DstrctNm>*		[0..1]		209
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		209
	Country	*<Ctry>*		[0..1]		209
	AddressLine	*<AdrLine>*		[0..7]		212

5.67.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party38Choice" on page 147 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		147
	PrivateIdentification	*<PrvtId>*	Or}	[1..1]		147

5.67.4 CountryOfResidence

XML Tag: CtryOfRes

Presence: [0..1]

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

Datatype: "CountryCode" on page 290

5.67.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "Contact4" on page 72 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]		73
	Name	*<Nm>*		[0..1]		73
	PhoneNumber	*<PhneNb>*		[0..1]		73
	MobileNumber	*<MobNb>*		[0..1]		74
	FaxNumber	*<FaxNb>*		[0..1]		74
	EmailAddress	*<EmailAdr>*		[0..1]		74
	EmailPurpose	*<EmailPurp>*		[0..1]		74
	JobTitle	*<JobTitl>*		[0..1]		74
	Responsibility	*<Rspnsblty>*		[0..1]		74
	Department	*<Dept>*		[0..1]		74
	Other	*<Othr>*		[0..*]		75
	PreferredMethod	*<PrefrdMtd>*		[0..1]		75

5.68 PartyIdentification135__1

Definition: Specifies the identification of a person or an organisation.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		167
	PostalAddress	*<PstlAdr>*		[0..1]		167
	Identification	*<Id>*		[0..1]		170
	CountryOfResidence	*<CtryOfRes>*		[0..1]		170
	ContactDetails	*<CtctDtls>*		[0..1]		172

Used in element(s)

"Garnishee" on page 104, "GarnishmentAdministrator" on page 104, "Invoicee" on page 249, "Invoicer" on page 248, "Originator" on page 175, "Party" on page 149, "Party" on page 153

5.68.1 Name

XML Tag: Nm

Presence: [0..1]

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

Datatype: "Max140Text" on page 313

5.68.2 PostalAddress

XML Tag: PstlAdr

Presence: [0..1]

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

The **PstlAdr** block contains the following elements (see datatype "PostalAddress24" on page 201 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		202
	Department	*<Dept>*		[0..1]		204
	SubDepartment	*<SubDept>*		[0..1]		205
	StreetName	*<StrtNm>*		[0..1]		205
	BuildingNumber	*<BldgNb>*		[0..1]		205

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BuildingName	*<BldgNm>*		[0..1]		205
	Floor	*<Flr>*		[0..1]		205
	PostBox	*<PstBx>*		[0..1]		206
	Room	*<Room>*		[0..1]		206
	PostCode	*<PstCd>*		[0..1]		206
	TownName	*<TwnNm>*		[0..1]	M	206
	TownLocationName	*<TwnLctnNm>*		[0..1]		209
	DistrictName	*<DstrctNm>*		[0..1]		209
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		209
	Country	*<Ctry>*		[0..1]	M	209
	AddressLine	*<AdrLine>*		[0..7]	R[0..2] R[0..2] R[0..2] R[0..2] R[0..2] R[0..2] R[0..2]	211

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress**
  - **Lynx_Duplication_PostalAddress_TextualRule:**

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

5.68.3 Identification

XML Tag: Id

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

The **Id** block contains the following elements (see datatype "Party38Choice__1" on page 148 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OrganisationIdentification	*<OrgId>*	{Or	[1..1]		148
	PrivateIdentification	*<PrvtId>*	Or}	[1..1]		148

5.68.4 CountryOfResidence

XML Tag: CtryOfRes

Presence: [0..1]

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

Datatype: "CountryCode" on page 290

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/CountryOfResidence**

  Comment:

```
Country of Residence (where the party physically lives) should be used only if
 different from PostalAdress/Country (country linked to the owner of the account
 used for contact purposes).
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/CountryOfResidence**

  Comment:

```
Country of Residence (where the party physically lives) should be used only if
 different from PostalAdress/Country (country linked to the owner of the account
 used for contact purposes).
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/CountryOfResidence**

Comment:
Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/CountryOfResidence**

  Comment:
  Country of Residence (where the party physically lives) should be used only if different from PostalAdress/Country (country linked to the owner of the account used for contact purposes).

5.68.5 ContactDetails

XML Tag: CtctDtls

Presence: [0..1]

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

The **CtctDtls** block contains the following elements (see datatype "Contact4" on page 72 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	NamePrefix	*<NmPrfx>*		[0..1]		73
	Name	*<Nm>*		[0..1]		73
	PhoneNumber	*<PhneNb>*		[0..1]		73
	MobileNumber	*<MobNb>*		[0..1]		74
	FaxNumber	*<FaxNb>*		[0..1]		74
	EmailAddress	*<EmailAdr>*		[0..1]		74
	EmailPurpose	*<EmailPurp>*		[0..1]		74
	JobTitle	*<JobTitl>*		[0..1]		74
	Responsibility	*<Rspnsblty>*		[0..1]		74
	Department	*<Dept>*		[0..1]		74

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Other	*<Othr>*		[0..*]		75
	PreferredMethod	*<PrefrdMtd>*		[0..1]		75

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/ContactDetails) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/ContactDetails) is removed.**

5.69 PaymentReturnReason6

Definition: Provides further details on the reason of the return of the transaction.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Originator	*<Orgtr>*		[0..1]		174
	Reason	*<Rsn>*		[0..1]		174
	AdditionalInformation	*<AddtlInf>*		[0..*]		175

Rules

R25 ReturnReasonRule ✓

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00077

– *Error Text:* Invalid message content for additional return reason.

Used in element(s)

"ReturnReasonInformation" on page 131

5.69.1 Originator

XML Tag: Orgtr

Presence: [0..1]

Definition: Party that issues the return.

The **Orgtr** block contains the following elements (see datatype "PartyIdentification135" on page 164 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		165
	PostalAddress	*<PstlAdr>*		[0..1]		165
	Identification	*<Id>*		[0..1]		165
	CountryOfResidence	*<CtryOfRes>*		[0..1]		166
	ContactDetails	*<CtctDtls>*		[0..1]		166

5.69.2 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the return.

The **Rsn** block contains the following elements (see datatype "ReturnReason5Choice" on page 228 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		228
	Proprietary	*<Prtry>*	Or}	[1..1]		228

5.69.3 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 313

5.70 PaymentReturnReason6__1

Definition: Provides further details on the reason of the return of the transaction.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Originator	*<Orgtr>*		[0..1]		175
	Reason	*<Rsn>*		[0..1]	M	177
	AdditionalInformation	*<AddtlInf>*		[0..*]	R[0..2]	177

Rules

R44 ReturnReasonRule ✓

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00077

– *Error Text:* Invalid message content for additional return reason.

Used in element(s)

"ReturnReasonInformation" on page 191

5.70.1 Originator

XML Tag: Orgtr

Presence: [0..1]

Definition: Party that issues the return.

The **Orgtr** block contains the following elements (see datatype "PartyIdentification135__1" on page 167 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		167
	PostalAddress	*<PstlAdr>*		[0..1]	⚠	167
	Identification	*<Id>*		[0..1]		170
	CountryOfResidence	*<CtryOfRes>*		[0..1]	⚠	170
	ContactDetails	*<CtctDtls>*		[0..1]	⛔	172

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator**
  - **Lynx_Originator_Identification_TextualRule:**

```
If AnyBIC is present, in addition to any other optional elements, in case of
 conflicting information it will always take precedence.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator**
  - **Lynx_Party_Name_Postal_Address_FormalRule:**

```
If Postal Address is present then Name is mandatory.
Recommendation: If present, the BIC (AnyBIC) will always take precedence in case
 of conflicting information.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
ReasonInformation/Originator], if
    at least one occurrence of the following element(s) [Originator/PostalAd-
dress] is (are) present
, then
    at least one occurrence of the following element(s) [Originator/Name] must
 be present
```

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator**
  - **Lynx_Party_Name_Any_BIC_FormalRule:**

```
If AnyBIC is absent then Name is mandatory.
This rule is inherited verbatim from CBPR+.

----
```

```
For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Return-
ReasonInformation/Originator], if
    the following element(s) [Originator/Identification/OrganisationIdentifica-
tion/AnyBIC] is (are) absent
, then
    at least one occurrence of the following element(s) [Originator/Name] must
 be present
```

5.70.2 Reason

XML Tag: Rsn

Presence: [0..1]

Definition: Specifies the reason for the return.

The **Rsn** block contains the following elements (see datatype "ReturnReason5Choice" on page 228 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		228
	Proprietary	*<Prtry>*	Or}	[1..1]		228

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Reason**

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

5.70.3 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 313

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/AdditionalInformation**

  This element has change repeatability, the maximum occurrence has been changed to : 2

5.71 PaymentTransaction112__1

Definition: Provides further details on the reference and status on the original transactions, included in the original instruction, to which the return message applies.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ReturnIdentification	*<RtrId>*		[0..1]	M	179
	OriginalGroupInformation	*<OrgnlGrpInf>*		[0..1]		180
	OriginalInstructionIdentification	*<OrgnlInstrId>*		[0..1]	M	180
	OriginalEndToEndIdentification	*<OrgnlEndToEndId>*		[0..1]	M	181
	OriginalTransactionIdentification	*<OrgnlTxId>*		[0..1]		182
	OriginalUETR	*<OrgnlUETR>*		[0..1]	M	182
	OriginalClearingSystemReference	*<OrgnlClrSysRef>*		[0..1]		183
	OriginalInterbankSettlementAmount	*<OrgnlIntrBkSttlmAmt>*		[0..1]		183
	OriginalInterbankSettlementDate	*<OrgnlIntrBkSttlmDt>*		[0..1]		184
	ReturnedInterbankSettlementAmount	*<RtrdIntrBkSttlmAmt>*		[1..1]		184
	InterbankSettlementDate	*<IntrBkSttlmDt>*		[0..1]	M	185
	SettlementPriority	*<SttlmPrty>*		[0..1]		186
	SettlementTimeIndication	*<SttlmTmIndctn>*		[0..1]		186
	ReturnedInstructedAmount	*<RtrdInstdAmt>*		[0..1]	M	186
	ExchangeRate	*<XchgRate>*		[0..1]		187
	CompensationAmount	*<CompstnAmt>*		[0..1]		187
	ChargeBearer	*<ChrgBr>*		[0..1]	M	188
	ChargesInformation	*<ChrgsInf>*		[0..*]		188
	ClearingSystemReference	*<ClrSysRef>*		[0..1]		189
	InstructingAgent	*<InstgAgt>*		[0..1]	M	189
	InstructedAgent	*<InstdAgt>*		[0..1]	M	190
	ReturnChain	*<RtrChain>*		[0..1]	M	190
	ReturnReasonInformation	*<RtrRsnInf>*		[0..*]	M R[1..1]	191
	OriginalTransactionReference	*<OrgnlTxRef>*		[0..1]	M	192
	SupplementaryData	*<SplmtryData>*		[0..*]		193

Rules

R39 ReturnedInstructedAmountAndExchangeRate1Rule ✓

If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00049

– *Error Text:* Invalid message content for exchange rate when instructed amount is present.

R40 ReturnedInstructedAmountAndExchangeRate2Rule ✓

If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00050

– *Error Text:* Invalid message content for exchange rate when instructed amount is not present.

R41 ChargesInformationAndReturnedInstructedAmountRule ✓

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00048

– *Error Text:* Invalid message content for instructed amount when charges information is present.

Used in element(s)

"TransactionInformation" on page 22

5.71.1 ReturnIdentification

XML Tag: RtrId

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction.

Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned.

Datatype: "CBPR_RestrictedFINXMax35Text" on page 286

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnIdentification**

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

- **on pacs.004.001.09/TransactionInformation/ReturnIdentification**

  Type changed to: CBPR_RestrictedFINXMax35Text on page 286

- **on pacs.004.001.09/TransactionInformation/ReturnIdentification**

  Comment:
  Made mandatory for Lynx as the unique ID of the payment/return.

5.71.2 OriginalGroupInformation

XML Tag: OrgnlGrpInf

Presence: [0..1]

Definition: Provides information on the original message.

The **OrgnlGrpInf** block contains the following elements (see datatype "OriginalGroupInformation29__1" on page 132 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	OriginalMessageIdentification	*<OrgnlMsgId>*		[1..1]		132
	OriginalMessageNameIdentification	*<OrgnlMsgNmId>*		[1..1]		132
	OriginalCreationDateTime	*<OrgnlCreDtTm>*		[0..1]		133

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalGroupInformation**
  - **Lynx_Return_Chain_TextualRule:**

    It is highly recommended for the returning party to populate the Original Information, if pacs.004 follows the original payment route.
    This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalGroupInformation**

  Comment:
  For the return of a Lynx payment, this component must be present.

5.71.3 OriginalInstructionIdentification

XML Tag: OrgnlInstrId

Presence: [0..1]

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

Datatype: "CBPR_RestrictedFINXMax16Text" on page 285

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification**

  Type changed to: CBPR_RestrictedFINXMax16Text on page 285

- **on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification**

  – **Lynx_Original_Instruction_Identification_TextualRule:**

  ```
  If present in underlying pacs.008/pacs.009, the Instruction Identification must
   be transported in pacs.004.
  This rule is inherited verbatim from CBPR+.
  ```

- **on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification**

  – **Lynx_Return_Chain_TextualRule:**

  ```
  It is highly recommended for the returning party to populate the Original Infor-
  mation, if pacs.004 follows the original payment route.
  This rule is inherited verbatim from CBPR+.
  ```

- **on pacs.004.001.09/TransactionInformation/OriginalInstructionIdentification**

  – **Lynx_Original_Instruction_Identification_FormalRule:**

  ```
  This element must not start or end with a slash '/' and must not contain two
   consecutive slashes '//'.
  This rule is inherited verbatim from CBPR+.

  ----

  For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Origi-
  nalInstructionIdentification],
      the value of every occurrence of [OriginalInstructionIdentification] must
   not comply with the following XML pattern : '(/.*)|(.*/)|(.*//.*)'
  ```

5.71.4 OriginalEndToEndIdentification

XML Tag: OrgnlEndToEndId

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "CBPR_RestrictedFINXMax35Text" on page 286

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalEndToEndIdentification**

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

- **on pacs.004.001.09/TransactionInformation/OriginalEndToEndIdentification**

  Type changed to: CBPR_RestrictedFINXMax35Text on page 286

- **on pacs.004.001.09/TransactionInformation/OriginalEndToEndIdentification**

  – **Lynx_Original_End_To_End_Identification_TextualRule:**

  ```
  If present in underlying pacs.008/pacs.009, the End To End Identification must
   be transported in pacs.004.
  ```

```
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalEndToEndIdentification**

  Comment:
  For the return of a pacs.009 cov, if the Lynx_E2E_COVRule was followed, this element should contain the original Instruction Identification of the Underlying pacs.008 that was covered.

5.71.5 OriginalTransactionIdentification

XML Tag: OrgnlTxId

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionIdentification**
  - **Lynx_Original_Transaction_Identification_TextualRule:**

    ```
    If present in underlying pacs.008/pacs.009, the Transaction Identification must
     be transported in the pacs.004.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionIdentification**
  - **Lynx_Return_Chain_TextualRule:**

    ```
    It is highly recommended for the returning party to populate the Original Infor-
    mation, if pacs.004 follows the original payment route.
    This rule is inherited verbatim from CBPR+.
    ```

5.71.6 OriginalUETR

XML Tag: OrgnlUETR

Presence: [0..1]

Definition: Universally unique identifier to provide the original end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 327

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalUETR**

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

- **on pacs.004.001.09/TransactionInformation/OriginalUETR**
  - **Lynx_Original_UETR_TextualRule:**

    ```
    Must transport the UETR of the underlying pacs.008/pacs.009.
    ```

```
This rule is inherited verbatim from CBPR+.
```

5.71.7 OriginalClearingSystemReference

XML Tag: OrgnlClrSysRef

Presence: [0..1]

Definition: Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalClearingSystemReference**
  - **Lynx_Return_Chain_TextualRule:**

    ```
    It is highly recommended for the returning party to populate the Original Infor-
    mation, if pacs.004 follows the original payment route.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalClearingSystemReference**
  - **Lynx_Original_Clearing_System_Reference_TextualRule:**

    ```
    If present in underlying pacs.008/pacs.009, the Clearing System Reference must
     be transported in the pacs.004.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/OriginalClearingSystemReference**

  Comment:
  ```
  For the return of a Lynx payment, this element should be populated with the PCRN
   of the original pacs.008 or pacs.009 that is being returned. For the return of
   any other payment, this element should be populated with the Clearing System Ref-
  erence of the original payment (if provided).
  ```

5.71.8 OriginalInterbankSettlementAmount

XML Tag: OrgnlIntrBkSttlmAmt

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Datatype: "CBPR_Amount__1" on page 283

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementAmount**

  Type changed to: CBPR_Amount on page 282

- **on pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementAmount**
  - **Lynx_Return_Chain_TextualRule:**

```
It is highly recommended for the returning party to populate the Original Infor-
mation, if pacs.004 follows the original payment route.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementAmount**
  - **Lynx_Interbank_Settlement_Currency_FormalRule:**

```
The codes XAU, XAG, XPD and XPT are not allowed, as these are codes are only
 used for commodities.
This rule is inherited verbatim from CBPR+.

----

For each [Full Message/Document/PaymentReturnV09/TransactionInformation/Origi-
nalInterbankSettlementAmount],
    every occurrence of [OriginalInterbankSettlementAmount/Currency] must have
 value not included in the following list 'XAU' or 'XAG' or 'XPD' or 'XPT'
```

5.71.9 OriginalInterbankSettlementDate

XML Tag: OrgnlIntrBkSttlmDt

Presence: [0..1]

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

Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalInterbankSettlementDate**
  - **Lynx_Return_Chain_TextualRule:**

```
It is highly recommended for the returning party to populate the Original Infor-
mation, if pacs.004 follows the original payment route.
This rule is inherited verbatim from CBPR+.
```

5.71.10 ReturnedInterbankSettlementAmount

XML Tag: RtrdIntrBkSttlmAmt

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.

Datatype: "CBPR_Amount__1" on page 283

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnedInterbankSettlementAmount**

  Type changed to: CBPR_Amount on page 282

- **on pacs.004.001.09/TransactionInformation/ReturnedInterbankSettlementAmount**

  – **Lynx_Returned_Instructed_Returned_Interbank_1_TextualRule:**

  ```
  If Returned Instructed Amount and Returned Interbank Settlement Amount are ex-
  pressed in the same currency, AND, if Returned Instructed Amount differs from
   the Returned Interbank Settlement Amount, Charges Information becomes mandato-
  ry. This rule only applies when Returned Instructed Amount and Returned Inter-
  bank Settlement Amount are expressed in the same currency.
  This rule is inherited verbatim from CBPR+.
  ```

- **on pacs.004.001.09/TransactionInformation/ReturnedInterbankSettlementAmount**

  – **Lynx_Returned_Instructed_Returned_Interbank_2_TextualRule:**

  ```
  If Returned Instructed Amount and Returned Interbank Settlement Amount are NOT
   expressed in the same currency, AND, if Returned Instructed Amount is higher
   than Returned Interbank Settlement Amount  WHEN converted in the same currency,
   Charges Information becomes mandatory.
  This rule is inherited verbatim from CBPR+.
  ```

5.71.11 InterbankSettlementDate

XML Tag: IntrBkSttlmDt

Presence: [0..1]

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

Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/InterbankSettlementDate**

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

- **on pacs.004.001.09/TransactionInformation/InterbankSettlementDate**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/InterbankSettlementDate**

  Comment:
  ```
  This date must reflect the current Lynx settlement processing date. No past or fu-
  ture dates will be accepted in Lynx for settlement. Please refer to the Lynx Rules
   for additional details.
  ```

5.71.12 SettlementPriority

XML Tag: SttlmPrty

Presence: [0..1]

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

Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction.

Datatype: "Priority3Code" on page 321

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/SettlementPriority**

  Comment:
  ```
  This element has no impact or relevance from a Lynx settlement processing point of
   view.
  ```

5.71.13 SettlementTimeIndication

XML Tag: SttlmTmIndctn

Presence: [0..1]

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

The **SttlmTmIndctn** block contains the following elements (see datatype "SettlementDateTimeIndication1__1" on page 229 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	*<DbtDtTm>*		[0..1]	⚠	230
	CreditDateTime	*<CdtDtTm>*		[0..1]	⚠	230

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/SettlementTimeIndication**

  Comment:
  ```
  This element has no impact or relevance from a Lynx settlement processing point of
   view.
  ```

5.71.14 ReturnedInstructedAmount

XML Tag: RtrdInstdAmt

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.

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

Datatype: "CBPR_Amount__1" on page 283

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnedInstructedAmount**

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

- **on pacs.004.001.09/TransactionInformation/ReturnedInstructedAmount**

  Type changed to: CBPR_Amount on page 282

- **on pacs.004.001.09/TransactionInformation/ReturnedInstructedAmount**

  – **Lynx_Returned_Instucted_Returned_Interbank_2_TextualRule:**

  ```
  If Returned Instructed Amount and Returned Interbank Settlement Amount are NOT
   expressed in the same currency, AND, if Returned Instructed Amount is higher
   than Returned Interbank Settlement Amount  WHEN converted in the same currency,
   Charges Information becomes mandatory.
  This rule is inherited verbatim from CBPR+.
  ```

- **on pacs.004.001.09/TransactionInformation/ReturnedInstructedAmount**

  – **Lynx_Returned_Instucted_Returned_Interbank_1_TextualRule:**

  ```
  If Returned Instructed Amount and Returned Interbank Settlement Amount are ex-
  pressed in the same currency, AND, if Returned Instructed Amount differs from
   the Returned Interbank Settlement Amount, Charges Information becomes mandato-
  ry. This rule only applies when Returned Instructed Amount and Returned Inter-
  bank Settlement Amount are expressed in the same currency.
  This rule is inherited verbatim from CBPR+.
  ```

5.71.15 ExchangeRate

XML Tag: XchgRate

Presence: [0..1]

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

Datatype: "BaseOneRate" on page 282

5.71.16 CompensationAmount

XML Tag: CompstnAmt

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/CompensationAmount) is removed.**

5.71.17 ChargeBearer

XML Tag: ChrgBr

Presence: [0..1]

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

Usage: The ChargeBearer applies to the return message, not to the original instruction.

Datatype: "ChargeBearerType1Code" on page 287

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ChargeBearer**

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

5.71.18 ChargesInformation

XML Tag: ChrgsInf

Presence: [0..*]

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

The **ChrgsInf** block contains the following elements (see datatype "Charges7__1" on page 57 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		57
	Agent	*<Agt>*		[1..1]		57

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ChargesInformation**
  - **Lynx_SHAR_TextualRule:**

    ```
    If deduct taken, then Charges Information is mandatory. It is optional for ini-
    tiator (not taking deduct).
    ```

5.71.19 ClearingSystemReference

XML Tag: ClrSysRef

Presence: [0..1]

Definition: Unique reference, as assigned by the clearing system, to unambiguously identify the return instruction.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ClearingSystemReference**

  Comment:
  This element should not be populated by any Lynx Participants. It might be populated and passed on if it was provided by a non-Lynx participant in an incoming pacs.004. It is not a reference assigned by Lynx and has no impact or relevance from a Lynx settlement processing point of view.

5.71.20 InstructingAgent

XML Tag: InstgAgt

Presence: [0..1]

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

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

The **InstgAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/InstructingAgent**

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

- **on pacs.004.001.09/TransactionInformation/InstructingAgent**

  Comment:
  For Lynx, the Instructing Agent is synonymous with the Direct Settlement Participant of the Debtor Agent (the original Creditor Agent of the original pacs.008/pacs.009).

5.71.21 InstructedAgent

XML Tag: InstdAgt

Presence: [0..1]

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

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

The **InstdAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/InstructedAgent**

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

- **on pacs.004.001.09/TransactionInformation/InstructedAgent**

  Comment:

```
For Lynx, the Instructed Agent is synonymous with the Direct Settlement Partici-
pant of the Creditor Agent (the original Debtor Agent from the original pacs.008
 or pacs.009).
```

5.71.22 ReturnChain

XML Tag: RtrChain

Presence: [0..1]

Definition: Provides all parties (agents and non-agents) involved in a return transaction.

The **RtrChain** block contains the following elements (see datatype "TransactionParties7__1" on page 265 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		265
	Debtor	*<Dbtr>*		[1..1]		266
	InitiatingParty	*<InitgPty>*		[0..1]		266

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DebtorAgent	*<DbtrAgt>*		[0..1]	⚠	266
	PreviousInstructingAgent1	*<PrvsInstgAgt1>*		[0..1]	⚠	267
	PreviousInstructingAgent2	*<PrvsInstgAgt2>*		[0..1]	⚠	268
	PreviousInstructingAgent3	*<PrvsInstgAgt3>*		[0..1]	⚠	269
	IntermediaryAgent1	*<IntrmyAgt1>*		[0..1]	⚠	270
	IntermediaryAgent2	*<IntrmyAgt2>*		[0..1]	⚠	271
	IntermediaryAgent3	*<IntrmyAgt3>*		[0..1]	⚠	272
	CreditorAgent	*<CdtrAgt>*		[0..1]	⚠	273
	Creditor	*<Cdtr>*		[1..1]		274
	UltimateCreditor	*<UltmtCdtr>*		[0..1]		274

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain**

  Comment:
  `Note: These are not the agents/parties in the original payment but the agents/parties from the perspective of the return.`

5.71.23 ReturnReasonInformation

XML Tag: RtrRsnInf

Presence: [0..*]

Definition: Provides detailed information on the return reason.

The **RtrRsnInf** block contains the following elements (see datatype "PaymentReturnReason6__1" on page 175 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Originator	*<Orgtr>*		[0..1]	⚠	175
	Reason	*<Rsn>*		[0..1]	M	177
	AdditionalInformation	*<AddtlInf>*		[0..*]	R[0..2]	177

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation**

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

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

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation**
  - **Lynx_Partial_Return_TextualRule:**

```
In case of Partial Return, the "Return Reason Information/Additional Informa-
tion" must take the fixed value "PART" and the "Return Reason Information/Rea-
son" must be populated with a code from the External reason code list.
This rule is inherited verbatim from CBPR+.
```

5.71.24 OriginalTransactionReference

XML Tag: OrgnlTxRef

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

The **OrgnlTxRef** block contains the following elements (see datatype "OriginalTransactionReference28__1" on page 133 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InterbankSettlementAmount	*<IntrBkSttlmAmt>*		[0..1]		134
	Amount	*<Amt>*		[0..1]		135
	InterbankSettlementDate	*<IntrBkSttlmDt>*		[0..1]		135
	RequestedCollectionDate	*<ReqdColltnDt>*		[0..1]		135
	RequestedExecutionDate	*<ReqdExctnDt>*		[0..1]		136
	CreditorSchemeIdentification	*<CdtrSchmeId>*		[0..1]		136
	SettlementInformation	*<SttlmInf>*		[0..1]		137
	PaymentTypeInformation	*<PmtTpInf>*		[0..1]	M	138
	PaymentMethod	*<PmtMtd>*		[0..1]		138
	MandateRelatedInformation	*<MndtRltdInf>*		[0..1]		139
	RemittanceInformation	*<RmtInf>*		[0..1]		139
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		140
	Debtor	*<Dbtr>*		[0..1]		140
	DebtorAccount	*<DbtrAcct>*		[0..1]		141
	DebtorAgent	*<DbtrAgt>*		[0..1]		141
	DebtorAgentAccount	*<DbtrAgtAcct>*		[0..1]		142
	CreditorAgent	*<CdtrAgt>*		[0..1]		143

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CreditorAgentAccount	*<CdtrAgtAcct>*		[0..1]		144
	Creditor	*<Cdtr>*		[0..1]		144
	CreditorAccount	*<CdtrAcct>*		[0..1]	⚠	145
	UltimateCreditor	*<UltmtCdtr>*		[0..1]		145
	Purpose	*<Purp>*		[0..1]		145

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference**

  – **Lynx_Return_Chain_TextualRule:**

  ```
  It is highly recommended for the returning party to populate the Original Infor-
  mation, if pacs.004 follows the original payment route.
  ```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference**

  Comment:
  ```
  For a Lynx Payment Return, this component is made mandatory to include Payment
   Type Information/Local Instrument which must contain the settlement mechanism and
   settlement priority for the Payment Return.
  ```

5.71.25 SupplementaryData

XML Tag: SplmtryData

Presence: [0..*]

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

The **SplmtryData** block contains the following elements (see datatype "SupplementaryData1" on page 251 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	*<PlcAndNm>*		[0..1]		251
	Envelope	*<Envlp>*		[1..1]		251

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/SupplementaryData) is removed.**

5.72 PaymentTypeInformation27__1

Definition: Provides further details of the type of payment.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructionPriority	*<InstrPrty>*		[0..1]		194
	ClearingChannel	*<ClrChanl>*		[0..1]		194
	ServiceLevel	*<SvcLvl>*		[0..*]	R[0..3]	194
	LocalInstrument	*<LclInstrm>*		[0..1]		195
	SequenceType	*<SeqTp>*		[0..1]		196
	CategoryPurpose	*<CtgyPurp>*		[0..1]		196

Used in element(s)

"PaymentTypeInformation" on page 138

5.72.1 InstructionPriority

XML Tag: InstrPrty

Presence: [0..1]

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

Datatype: "Priority2Code" on page 321

5.72.2 ClearingChannel

XML Tag: ClrChanl

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 289

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/ClearingChannel**

  Comment:
  ```
  For the return of a Lynx payment, this element should not be populated. It is left
   optional for the possible return of a CBPR+ payment.
  ```

5.72.3 ServiceLevel

XML Tag: SvcLvl

Presence: [0..*]

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

The **SvcLvl** block contains the following elements (see datatype "ServiceLevel8Choice" on page 229 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		229
	Proprietary	*<Prtry>*	Or}	[1..1]		229

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/ServiceLevel**

  This element has change repeatability, the maximum occurrence has been changed to : 3

5.72.4 LocalInstrument

XML Tag: LclInstrm

Presence: [0..1]

Definition: User community specific instrument.

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

The **LclInstrm** block contains the following elements (see datatype "LocalInstrument2Choice__1" on page 121 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		122
	Proprietary	*<Prtry>*	Or}	[1..1]		122

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument**

  – **Lynx_Local_Instrument_TextualRule:**

```
Local Instrument is to be used to indicate the settlement mechanism and settle-
ment priority information as defined by Lynx. This is an alphanumeric element
 (numbers or letters). The first character represents the settlement mechanism
 and the next 2 characters, if present, represent the settlement priority for
 the Liquidity Savings Mechanism (LSM). Acceptable values are:
  -  1      (definition = Urgent Payment Mechanism - UPM, default priority)
  -  2      (definition = LSM, default priority)
  -  201  (definition = LSM, priority 1)
  -  203  (definition = LSM, priority 3)
  -  205  (definition = LSM, priority 5)
  -  R      (definition = Reserved Collateral Mechanism - RCM, default priority)
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/LocalInstrument**

  Comment:
  This element is redefined for Lynx as the settlement mechanism and settlement priority for the Payment Return, NOT the ORIGINAL settlement mechanism and settlement priority of the pacs.008 or pacs.009.
  For a Lynx Payment Return, this component must contain the settlement mechanism and settlement priority for the Payment Return (see attached Lynx textual MP rule for details).

5.72.5 SequenceType

XML Tag: SeqTp

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 322

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/PaymentTypeInformation/SequenceType) is removed.**

5.72.6 CategoryPurpose

XML Tag: CtgyPurp

Presence: [0..1]

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

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

The **CtgyPurp** block contains the following elements (see datatype "CategoryPurpose1Choice" on page 56 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		56

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Proprietary	*<Prtry>*	Or}	[1..1]		57

5.73 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	*<DtAndPlcOfBirth>*		[0..1]		197
	Other	*<Othr>*		[0..*]		197

Used in element(s)

"PrivateIdentification" on page 147

5.73.1 DateAndPlaceOfBirth

XML Tag: DtAndPlcOfBirth

Presence: [0..1]

Definition: Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "DateAndPlaceOfBirth1" on page 79 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BirthDate	*<BirthDt>*		[1..1]		79
	ProvinceOfBirth	*<PrvcOfBirth>*		[0..1]		79
	CityOfBirth	*<CityOfBirth>*		[1..1]		79
	CountryOfBirth	*<CtryOfBirth>*		[1..1]		79

5.73.2 Other

XML Tag: Othr

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

The **Othr** block contains the following elements (see datatype "GenericPersonIdentification1" on page 113 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		113
	SchemeName	*<SchmeNm>*		[0..1]		113
	Issuer	*<Issr>*		[0..1]		115

5.74 PersonIdentification13__1

Definition: Unique and unambiguous way to identify a person.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DateAndPlaceOfBirth	*<DtAndPlcOfBirth>*		[0..1]		198
	Other	*<Othr>*		[0..*]	R[0..2] R[0..2] R[0..2] R[0..2] R[0..2]	198

Used in element(s)

"PrivateIdentification" on page 148

5.74.1 DateAndPlaceOfBirth

XML Tag: DtAndPlcOfBirth

Presence: [0..1]

Definition: Date and place of birth of a person.

The **DtAndPlcOfBirth** block contains the following elements (see datatype "DateAndPlaceOfBirth1__1" on page 80 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BirthDate	*<BirthDt>*		[1..1]		80
	ProvinceOfBirth	*<PrvcOfBirth>*		[0..1]		81
	CityOfBirth	*<CityOfBirth>*		[1..1]		81
	CountryOfBirth	*<CtryOfBirth>*		[1..1]		82

5.74.2 Other

XML Tag: Othr

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

The **Othr** block contains the following elements (see datatype "GenericPersonIdentification1" on page 113 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		113
	SchemeName	*<SchmeNm>*		[0..1]	M	113
	Issuer	*<Issr>*		[0..1]		115

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/PrivateIdentification/Other**

This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/PrivateIdentification/Other**

  This element has change repeatability, the maximum occurrence has been changed to : 2

5.75 PersonIdentificationSchemeName1Choice

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		200
	Proprietary	*<Prtry>*	Or}	[1..1]		200

Used in element(s)

"SchemeName" on page 113

5.75.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 304

5.75.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/Identification/PrivateIdentification/Other/SchemeName/Proprietary) is removed.**

5.76 PostalAddress24

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	AddressType	*<AdrTp>*		[0..1]		202
	Department	*<Dept>*		[0..1]		204
	SubDepartment	*<SubDept>*		[0..1]		205
	StreetName	*<StrtNm>*		[0..1]		205
	BuildingNumber	*<BldgNb>*		[0..1]		205
	BuildingName	*<BldgNm>*		[0..1]		205
	Floor	*<Flr>*		[0..1]		205
	PostBox	*<PstBx>*		[0..1]		206
	Room	*<Room>*		[0..1]		206
	PostCode	*<PstCd>*		[0..1]		206
	TownName	*<TwnNm>*		[0..1]	M	206
	TownLocationName	*<TwnLctnNm>*		[0..1]		209
	DistrictName	*<DstrctNm>*		[0..1]		209
	CountrySubDivision	*<CtrySubDvsn>*		[0..1]		209
	Country	*<Ctry>*		[0..1]	M	209
	AddressLine	*<AdrLine>*		[0..7]	R[0..2] R[0..2] R[0..2] R[	212

Used in element(s)

"PostalAddress" on page 47, "PostalAddress" on page 92, "PostalAddress" on page 165, "PostalAddress" on page 96, "PostalAddress" on page 167

5.76.1 AddressType

XML Tag: AdrTp

Presence: [0..1]

Definition: Identifies the nature of the postal address.

The **AdrTp** block contains the following elements (see datatype "AddressType3Choice" on page 27 for details)

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

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

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**

- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressType) is removed.**
- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressType) is removed.**

5.76.2 Department

XML Tag: Dept

Presence: [0..1]

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

Datatype: "Max70Text" on page 316

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification/PostalAddress/Department) is removed.**

5.76.3 SubDepartment

XML Tag: SubDept

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 316

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification/PostalAddress/SubDepartment) is removed.**

5.76.4 StreetName

XML Tag: StrtNm

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 316

5.76.5 BuildingNumber

XML Tag: BldgNb

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 314

5.76.6 BuildingName

XML Tag: BldgNm

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 315

5.76.7 Floor

XML Tag: Flr

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 316

5.76.8 PostBox

XML Tag: PstBx

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: "Max16Text" on page 314

5.76.9 Room

XML Tag: Room

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 316

5.76.10 PostCode

XML Tag: PstCd

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 314

5.76.11 TownName

XML Tag: TwnNm

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress/TownName**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/TownName**

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

5.76.12 TownLocationName

XML Tag: TwnLctnNm

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 315

5.76.13 DistrictName

XML Tag: DstrctNm

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 315

5.76.14 CountrySubDivision

XML Tag: CtrySubDvsn

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 315

5.76.15 Country

XML Tag: Ctry

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 290

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress/Country**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/Country**

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

5.76.16 AddressLine

XML Tag: AdrLine

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: "Max70Text" on page 316

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/BranchIdentification/PostalAddress/AddressLine) is removed.**

- **This element(pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine) is removed.**

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Party/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Party/PostalAddress/AddressLine**

This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/GarnishmentAdministrator/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateCreditor/Party/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateCreditor/Party/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicee/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/UltimateDebtor/Party/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/GarnishmentRemittance/Garnishee/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/Invoicer/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/UltimateDebtor/Party/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Originator/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Creditor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Debtor/Agent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/InitiatingParty/Party/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/Creditor/Party/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/ReturnChain/Debtor/Party/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgent/FinancialInstitutionIdentification/PostalAddress/AddressLine**

  This element has change repeatability, the maximum occurrence has been changed to : 2

5.77 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		215
	Identification	*<Id>*		[1..1]		216

Used in element(s)

"Proxy" on page 53

5.77.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Type of the proxy identification.

The **Tp** block contains the following elements (see datatype "ProxyAccountType1Choice" on page 218 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		218
	Proprietary	<Prtry>	Or}	[1..1]		218

5.77.2 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 314

5.78 ProxyAccountIdentification1__1

Definition: Information related to a proxy identification of the account.

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]	M	216
	Identification	<Id>		[1..1]	⚠	217

Used in element(s)

"Proxy" on page 55

5.78.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Type of the proxy identification.

The **Tp** block contains the following elements (see datatype "ProxyAccountType1Choice" on page 218 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Code	<Cd>	{Or	[1..1]		218
	Proprietary	<Prtry>	Or}	[1..1]		218

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/SettlementAccount/Proxy/Type**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgentAccount/Proxy/Type**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgentAccount/Proxy/Type**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgentAccount/Proxy/Type**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAccount/Proxy/Type**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgentAccount/Proxy/Type**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgentAccount/Proxy/Type**

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

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAccount/Proxy/Type**

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

5.78.2 Identification

XML Tag: Id

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "CBPR_RestrictedFINXMax320Text_Extended" on page 286

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgentAccount/Proxy/Identification**

  Type changed to: CBPR_RestrictedFINXMax320Text_Extended on page 286

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAccount/Proxy/Identification**

  Type changed to: CBPR_RestrictedFINXMax320Text_Extended on page 286

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAccount/Proxy/Identification**

Type changed to: CBPR_RestrictedFINXMax320Text_Extended on page 286

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/CreditorAgentAccount/Proxy/Identification**

  Type changed to: CBPR_RestrictedFINXMax320Text_Extended on page 286

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/DebtorAgentAccount/Proxy/Identification**

  Type changed to: CBPR_RestrictedFINXMax320Text_Extended on page 286

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgentAccount/Proxy/Identification**

  Type changed to: CBPR_RestrictedFINXMax320Text_Extended on page 286

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgentAccount/Proxy/Identification**

  Type changed to: CBPR_RestrictedFINXMax320Text_Extended on page 286

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/SettlementAccount/Proxy/Identification**

  Type changed to: CBPR_RestrictedFINXMax320Text_Extended on page 286

5.79 ProxyAccountType1Choice

Definition: Specifies the scheme used for the identification of an account alias.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		218
	Proprietary	*<Prtry>*	Or}	[1..1]		218

Used in element(s)

"Type" on page 215, "Type" on page 216

5.79.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalProxyAccountType1Code" on page 305

5.79.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

5.80 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		219
	Proprietary	*<Prtry>*	Or}	[1..1]		219

Used in element(s)

"Purpose" on page 145

5.80.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Datatype: "ExternalPurpose1Code" on page 306

5.80.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 315

5.81 ReferredDocumentInformation7__1

Definition: Set of elements used to identify the documents referred to in the remittance information.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		220
	Number	*<Nb>*		[0..1]		220

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	RelatedDate	*<RltdDt>*		[0..1]	⚠	220
	LineDetails	*<LineDtls>*		[0..*]		221

Used in element(s)

"ReferredDocumentInformation" on page 247

5.81.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of referred document.

The **Tp** block contains the following elements (see datatype "ReferredDocumentType4" on page 222 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		222
	Issuer	*<Issr>*		[0..1]		222

5.81.2 Number

XML Tag: Nb

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 315

5.81.3 RelatedDate

XML Tag: RltdDt

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/ReferredDocumentInformation/RelatedDate**

  Type changed to: CBPR_Date on page 284

5.81.4 LineDetails

XML Tag: LineDtls

Presence: [0..*]

Definition: Set of elements used to provide the content of the referred document line.

The **LineDtls** block contains the following elements (see datatype "DocumentLineInformation1__1" on page 87 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..*]		87
	Description	*<Desc>*		[0..1]		87
	Amount	*<Amt>*		[0..1]		88

5.82 ReferredDocumentType3Choice

Definition: Specifies the type of the document referred in the remittance information.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		221
	Proprietary	*<Prtry>*	Or}	[1..1]		221

Used in element(s)

"CodeOrProprietary" on page 222

5.82.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 292

5.82.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

5.83 ReferredDocumentType4

Definition: Specifies the type of the document referred in the remittance information.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	CodeOrProprietary	*<CdOrPrtry>*		[1..1]		222
	Issuer	*<Issr>*		[0..1]		222

Used in element(s)

"Type" on page 220

5.83.1 CodeOrProprietary

XML Tag: CdOrPrtry

Presence: [1..1]

Definition: Provides the type details of the referred document.

The **CdOrPrtry** block contains the following elements (see datatype "ReferredDocumentType3Choice" on page 221 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		221
	Proprietary	*<Prtry>*	Or}	[1..1]		221

5.83.2 Issuer

XML Tag: Issr

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 315

5.84 RemittanceAmount2

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	*<DuePyblAmt>*		[0..1]		223
	DiscountAppliedAmount	*<DscntApldAmt>*		[0..*]		223
	CreditNoteAmount	*<CdtNoteAmt>*		[0..1]		223
	TaxAmount	*<TaxAmt>*		[0..*]		224
	AdjustmentAmountAndReason	*<AdjstmntAmtAndRsn>*		[0..*]		224
	RemittedAmount	*<RmtdAmt>*		[0..1]		224

Used in element(s)

"ReferredDocumentAmount" on page 248

5.84.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.84.2 DiscountAppliedAmount

XML Tag: DscntApldAmt

Presence: [0..*]

Definition: Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.

The **DscntApldAmt** block contains the following elements (see datatype "DiscountAmountAndType1" on page 83 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		83
	Amount	*<Amt>*		[1..1]		83

5.84.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.84.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

Definition: Quantity of cash resulting from the calculation of the tax.

The **TaxAmt** block contains the following elements (see datatype "TaxAmountAndType1" on page 253 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		253
	Amount	*<Amt>*		[1..1]		253

5.84.5 AdjustmentAmountAndReason

XML Tag: AdjstmntAmtAndRsn

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the document adjustment.

The **AdjstmntAmtAndRsn** block contains the following elements (see datatype "DocumentAdjustment1" on page 84 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		85
	CreditDebitIndicator	*<CdtDbtInd>*		[0..1]		85
	Reason	*<Rsn>*		[0..1]		85
	AdditionalInformation	*<AddtlInf>*		[0..1]		85

5.84.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.85 RemittanceAmount3

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	*<DuePyblAmt>*		[0..1]		225
	DiscountAppliedAmount	*<DscntApldAmt>*		[0..*]		225
	CreditNoteAmount	*<CdtNoteAmt>*		[0..1]		225
	TaxAmount	*<TaxAmt>*		[0..*]		226
	AdjustmentAmountAndReason	*<AdjstmntAmtAndRsn>*		[0..*]		226
	RemittedAmount	*<RmtdAmt>*		[0..1]		226

Used in element(s)

"Amount" on page 88

5.85.1 DuePayableAmount

XML Tag: DuePyblAmt

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.85.2 DiscountAppliedAmount

XML Tag: DscntApldAmt

Presence: [0..*]

Definition: Amount of discount to be applied to the amount due and payable to the creditor.

The **DscntApldAmt** block contains the following elements (see datatype "DiscountAmountAndType1" on page 83 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		83
	Amount	*<Amt>*		[1..1]		83

5.85.3 CreditNoteAmount

XML Tag: CdtNoteAmt

Presence: [0..1]

Definition: Amount of a credit note.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.85.4 TaxAmount

XML Tag: TaxAmt

Presence: [0..*]

Definition: Amount of the tax.

The **TaxAmt** block contains the following elements (see datatype "TaxAmountAndType1" on page 253 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		253
	Amount	*<Amt>*		[1..1]		253

5.85.5 AdjustmentAmountAndReason

XML Tag: AdjstmntAmtAndRsn

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

The **AdjstmntAmtAndRsn** block contains the following elements (see datatype "DocumentAdjustment1" on page 84 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Amount	*<Amt>*		[1..1]		85
	CreditDebitIndicator	*<CdtDbtInd>*		[0..1]		85
	Reason	*<Rsn>*		[0..1]		85
	AdditionalInformation	*<AddtlInf>*		[0..1]		85

5.85.6 RemittedAmount

XML Tag: RmtdAmt

Presence: [0..1]

Definition: Amount of money remitted.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.86 RemittanceInformation16__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Unstructured	*<Ustrd>*		[0..*]	R[0..1]	227
	Structured	*<Strd>*		[0..*]		227

Used in element(s)

"RemittanceInformation" on page 139

5.86.1 Unstructured

XML Tag: Ustrd

Presence: [0..*]

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

Datatype: "Max140Text" on page 313

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Unstructured**

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

5.86.2 Structured

XML Tag: Strd

Presence: [0..*]

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

The **Strd** block contains the following elements (see datatype "StructuredRemittanceInformation16__1" on page 247 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	*<RfrdDocInf>*		[0..*]		247
	ReferredDocumentAmount	*<RfrdDocAmt>*		[0..1]		248
	CreditorReferenceInformation	*<CdtrRefInf>*		[0..1]		248
	Invoicer	*<Invcr>*		[0..1]		248

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Invoicee	*<Invcee>*		[0..1]		249
	TaxRemittance	*<TaxRmt>*		[0..1]		249
	GarnishmentRemittance	*<GrnshmtRmt>*		[0..1]		250
	AdditionalRemittanceInformation	*<AddtlRmtInf>*		[0..3]		250

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured**
  - **Lynx_Structured_Remittance_TextualRule:**

```
Structured Remittance can be repeated, however the total business data for all
 occurrences (excluding tags) must not exceed 9,000 characters.
This rule is inherited from CBPR+.
```

5.87 ReturnReason5Choice

Definition: Specifies the reason for the return of the transaction.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		228
	Proprietary	*<Prtry>*	Or}	[1..1]		228

Used in element(s)

"Reason" on page 174, "Reason" on page 177

5.87.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Reason for the return, as published in an external reason code list.

Datatype: "ExternalReturnReason1Code" on page 307

5.87.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Reason for the return, in a proprietary form.

Datatype: "Max35Text" on page 315

Usage Guideline details

- **This element(pacs.004.001.09/TransactionInformation/ReturnReasonInformation/Reason/Proprietary) is removed.**

5.88 ServiceLevel8Choice

Definition: Specifies the service level of the transaction.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		229
	Proprietary	*<Prtry>*	Or}	[1..1]		229

Used in element(s)

"ServiceLevel" on page 194

5.88.1 Code

XML Tag: Cd

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 307

5.88.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 315

5.89 SettlementDateTimeIndication1__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	DebitDateTime	*<DbtDtTm>*		[0..1]		230
	CreditDateTime	*<CdtDtTm>*		[0..1]		230

Used in element(s)

"SettlementTimeIndication" on page 186

5.89.1 DebitDateTime

XML Tag: DbtDtTm

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "CBPR_DateTime" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/SettlementTimeIndication/DebitDateTime**

  Type changed to: CBPR_DateTime on page 284

5.89.2 CreditDateTime

XML Tag: CdtDtTm

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "CBPR_DateTime" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/SettlementTimeIndication/CreditDateTime**

  Type changed to: CBPR_DateTime on page 284

5.90 SettlementInstruction7

Definition: Provides further details on the settlement of the instruction.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	*<SttlmMtd>*		[1..1]		232
	SettlementAccount	*<SttlmAcct>*		[0..1]		233
	ClearingSystem	*<ClrSys>*		[0..1]	M	233
	InstructingReimbursementAgent	*<InstgRmbrsmntAgt>*		[0..1]		234

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	InstructingReimbursementAgentAccount	*<InstgRmbrsmntAgtAcct>*		[0..1]	⊘	234
	InstructedReimbursementAgent	*<InstdRmbrsmntAgt>*		[0..1]	⊘	235
	InstructedReimbursementAgentAccount	*<InstdRmbrsmntAgtAcct>*		[0..1]	⊘	235
	ThirdReimbursementAgent	*<ThrdRmbrsmntAgt>*		[0..1]	⊘	236
	ThirdReimbursementAgentAccount	*<ThrdRmbrsmntAgtAcct>*		[0..1]	⊘	236

Rules

R26 ThirdReimbursementAgentRule ✓

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00040

– *Error Text:* Invalid message content for third reimbursement agent.

R27 SettlementMethodAgentRule ✓

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00018

– *Error Text:* Invalid message content for settlement method INGA or INDA.

R28 SettlementMethodCoverRule ✓

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00075

– *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

R29 SettlementMethodCoverAgentRule ✓

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00076

– *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

R30 SettlementMethodClearingRule ✓

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00019

– *Error Text:* Invalid message content for settlement method CLRG.

R31 InstructingReimbursementAgentAccountRule ✓

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00038

– *Error Text:* Invalid message content for instructing reimbursement agent account.

R32 InstructedReimbursementAgentAccountRule ✓

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00037

– *Error Text:* Invalid message content for instructed reimbursement agent account.

R33 ThirdReimbursementAgentAccountRule ✓

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00039

– *Error Text:* Invalid message content for third reimbursement agent account.

Used in element(s)

"SettlementInformation" on page 119

5.90.1 SettlementMethod

XML Tag: SttlmMtd

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 323

5.90.2 SettlementAccount

XML Tag: SttlmAcct

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

The **SttlmAcct** block contains the following elements (see datatype "CashAccount38" on page 51 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		52
	Type	*<Tp>*		[0..1]		52
	Currency	*<Ccy>*		[0..1]		53
	Name	*<Nm>*		[0..1]		53
	Proxy	*<Prxy>*		[0..1]		53

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/SettlementInformation/SettlementAccount) is removed.**

5.90.3 ClearingSystem

XML Tag: ClrSys

Presence: [0..1]

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

The **ClrSys** block contains the following elements (see datatype "ClearingSystemIdentification3Choice" on page 63 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		63
	Proprietary	*<Prtry>*	Or}	[1..1]		64

Usage Guideline details

- **on pacs.004.001.09/GroupHeader/SettlementInformation/ClearingSystem**

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

5.90.4 InstructingReimbursementAgent

XML Tag: InstgRmbrsmntAgt

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstgRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/SettlementInformation/InstructingReimbursementAgent) is removed.**

5.90.5 InstructingReimbursementAgentAccount

XML Tag: InstgRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstgRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 51 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		52
	Type	*<Tp>*		[0..1]		52

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Currency	*<Ccy>*		[0..1]		53
	Name	*<Nm>*		[0..1]		53
	Proxy	*<Prxy>*		[0..1]		53

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/SettlementInformation/InstructingReimbursementAgentAccount) is removed.**

5.90.6 InstructedReimbursementAgent

XML Tag: InstdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstdRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/SettlementInformation/InstructedReimbursementAgent) is removed.**

5.90.7 InstructedReimbursementAgentAccount

XML Tag: InstdRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 51 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		52
	Type	*<Tp>*		[0..1]		52
	Currency	*<Ccy>*		[0..1]		53
	Name	*<Nm>*		[0..1]		53
	Proxy	*<Prxy>*		[0..1]		53

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/SettlementInformation/InstructedReimbursementAgentAccount) is removed.**

5.90.8 ThirdReimbursementAgent

XML Tag: ThrdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

The **ThrdRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6" on page 35 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		35
	BranchIdentification	*<BrnchId>*		[0..1]		35

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/SettlementInformation/ThirdReimbursementAgent) is removed.**

5.90.9 ThirdReimbursementAgentAccount

XML Tag: ThrdRmbrsmntAgtAcct

Presence: [0..1]

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

The **ThrdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38" on page 51 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		52
	Type	*<Tp>*		[0..1]		52
	Currency	*<Ccy>*		[0..1]		53
	Name	*<Nm>*		[0..1]		53
	Proxy	*<Prxy>*		[0..1]		53

Usage Guideline details

- **This element(pacs.004.001.09/GroupHeader/SettlementInformation/ThirdReimbursementAgentAccount) is removed.**

5.91 SettlementInstruction7__1

Definition: Provides further details on the settlement of the instruction.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	SettlementMethod	*<SttlmMtd>*		[1..1]		239
	SettlementAccount	*<SttlmAcct>*		[0..1]		240
	ClearingSystem	*<ClrSys>*		[0..1]		240
	InstructingReimbursementAgent	*<InstgRmbrsmntAgt>*		[0..1]		241
	InstructingReimbursementAgentAccount	*<InstgRmbrsmntAgtAcct>*		[0..1]		242
	InstructedReimbursementAgent	*<InstdRmbrsmntAgt>*		[0..1]		243
	InstructedReimbursementAgentAccount	*<InstdRmbrsmntAgtAcct>*		[0..1]		244
	ThirdReimbursementAgent	*<ThrdRmbrsmntAgt>*		[0..1]		245
	ThirdReimbursementAgentAccount	*<ThrdRmbrsmntAgtAcct>*		[0..1]		246

Rules

R45 ThirdReimbursementAgentRule ✓

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00040

– *Error Text:* Invalid message content for third reimbursement agent.

R46 SettlementMethodAgentRule ✓

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00018

– *Error Text:* Invalid message content for settlement method INGA or INDA.

R47 SettlementMethodCoverRule ✓

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00075

– *Error Text:* Invalid message content for cover settlement method with settlement account and clearing system.

R48 SettlementMethodCoverAgentRule ✓

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00076

– *Error Text:* Invalid message content for cover settlement method and reimbursement agents.

R49 SettlementMethodClearingRule ✓

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00019

– *Error Text:* Invalid message content for settlement method CLRG.

R50 InstructingReimbursementAgentAccountRule ✓

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00038

– *Error Text:* Invalid message content for instructing reimbursement agent account.

R51 InstructedReimbursementAgentAccountRule ✓

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00037

– *Error Text:* Invalid message content for instructed reimbursement agent account.

R52 ThirdReimbursementAgentAccountRule ✓

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

Error handling:

– *Error severity:* Fatal

– *Error Code:* X00039

– *Error Text:* Invalid message content for third reimbursement agent account.

Used in element(s)

"SettlementInformation" on page 137

5.91.1 SettlementMethod

XML Tag: SttlmMtd

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 323

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/SettlementMethod**

  Comment:

```
For the return of a Lynx payment, CLRG must be populated here. The other choices
 are left optional for the possible return of a CBPR+ payment.
```

5.91.2 SettlementAccount

XML Tag: SttlmAcct

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

The **SttlmAcct** block contains the following elements (see datatype "CashAccount38__1" on page 53 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		54
	Type	*<Tp>*		[0..1]		54
	Currency	*<Ccy>*		[0..1]		55
	Name	*<Nm>*		[0..1]		55
	Proxy	*<Prxy>*		[0..1]		55

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/SettlementAccount**

  Comment:
  ```
  For the return of a Lynx payment, this element should not be populated. It is left
   optional for the possible return of a CBPR+ payment.
  ```

5.91.3 ClearingSystem

XML Tag: ClrSys

Presence: [0..1]

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

The **ClrSys** block contains the following elements (see datatype "ClearingSystemIdentification3Choice" on page 63 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		63
	Proprietary	*<Prtry>*	Or}	[1..1]		64

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ClearingSystem**

  Comment:
  For the return of a Lynx payment, this element must be populated with LYX in the Code choice below.

5.91.4 InstructingReimbursementAgent

XML Tag: InstgRmbrsmntAgt

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstgRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**

  – **Lynx_Agent_Option_3_TextualRule:**

  Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
  This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**

  – **Lynx_Agent_Option_2_TextualRule:**

  (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
  This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**

  – **Lynx_Agent_Option_1_TextualRule:**

```
BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**
  - **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

```
If the transaction is exchanged on the SWIFT network (ie if the Instructing
 Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then
 BICFI is mandatory and other elements are optional, eg LEI.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**
  - **Lynx_Agent_National_Only_TextualRule:**

```
Whenever Debtor Agent, Creditor Agent and all Agents in between are located
 within the same country, the Clearing System Member Identification only may be
 used.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgent**

  Comment:
  For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.91.5 InstructingReimbursementAgentAccount

XML Tag: InstgRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstgRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38__1" on page 53 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		54
	Type	*<Tp>*		[0..1]		54
	Currency	*<Ccy>*		[0..1]		55
	Name	*<Nm>*		[0..1]		55
	Proxy	*<Prxy>*		[0..1]		55

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructingReimbursementAgentAccount**

  Comment:
  For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.91.6 InstructedReimbursementAgent

XML Tag: InstdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

The **InstdRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent**

  – **Lynx_Agent_National_Only_TextualRule:**

  Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
  This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent**

  – **Lynx_Agent_Option_2_TextualRule:**

  (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
  This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent**

– **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

```
If the transaction is exchanged on the SWIFT network (ie if the Instructing
 Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then
 BICFI is mandatory and other elements are optional, eg LEI.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent**

  – **Lynx_Agent_Option_3_TextualRule:**

```
Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to
 also add the post code when available.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent**

  – **Lynx_Agent_Option_1_TextualRule:**

```
BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgent**

  Comment:
  For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.91.7 InstructedReimbursementAgentAccount

XML Tag: InstdRmbrsmntAgtAcct

Presence: [0..1]

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

The **InstdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38__1" on page 53 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		54
	Type	*<Tp>*		[0..1]		54
	Currency	*<Ccy>*		[0..1]		55
	Name	*<Nm>*		[0..1]		55
	Proxy	*<Prxy>*		[0..1]		55

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/InstructedReimbursementAgentAccount**

  Comment:
  For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.91.8 ThirdReimbursementAgent

XML Tag: ThrdRmbrsmntAgt

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

The **ThrdRmbrsmntAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent**

  – **Lynx_Agent_National_Only_TextualRule:**

  Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
  This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent**

  – **Lynx_Agent_Option_1_TextualRule:**

  BICFI, complemented optionally with a LEI (preferred option).
  This rule is inherited verbatim from CBPR+.

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent**

  – **Lynx_Agent_Option_3_TextualRule:**

```
Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
brid postal address with minimum Town Name and Country]). It is recommended to
 also add the post code when available.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent**
  - **Lynx_Agent_Option_2_TextualRule:**

```
(Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
 Town Name and Country] OR [Hybrid postal address with minimum Town Name and
 Country]). It is recommended to also add the post code when available.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent**
  - **Lynx_Agent_Point_To_Point_On_SWIFT_TextualRule:**

```
If the transaction is exchanged on the SWIFT network (ie if the Instructing
 Agent/Sender and Instructed Agent/Receiver of the message are on SWIFT), then
 BICFI is mandatory and other elements are optional, eg LEI.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgent**

  Comment:

```
For the return of a Lynx payment, this element should not be populated. It is left
 optional for the possible return of a CBPR+ payment.
```

5.91.9 ThirdReimbursementAgentAccount

XML Tag: ThrdRmbrsmntAgtAcct

Presence: [0..1]

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

The **ThrdRmbrsmntAgtAcct** block contains the following elements (see datatype "CashAccount38__1" on page 53 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Identification	*<Id>*		[1..1]		54
	Type	*<Tp>*		[0..1]		54
	Currency	*<Ccy>*		[0..1]		55
	Name	*<Nm>*		[0..1]		55
	Proxy	*<Prxy>*		[0..1]		55

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/ThirdReimbursementAgentAccount**

  Comment:
  For the return of a Lynx payment, this element should not be populated. It is left optional for the possible return of a CBPR+ payment.

5.92 StructuredRemittanceInformation16__1

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

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	ReferredDocumentInformation	*<RfrdDocInf>*		[0..*]		247
	ReferredDocumentAmount	*<RfrdDocAmt>*		[0..1]		248
	CreditorReferenceInformation	*<CdtrRefInf>*		[0..1]		248
	Invoicer	*<Invcr>*		[0..1]		248
	Invoicee	*<Invcee>*		[0..1]		249
	TaxRemittance	*<TaxRmt>*		[0..1]		249
	GarnishmentRemittance	*<GrnshmtRmt>*		[0..1]		250
	AdditionalRemittanceInformation	*<AddtlRmtInf>*		[0..3]		250

Used in element(s)

"Structured" on page 227

5.92.1 ReferredDocumentInformation

XML Tag: RfrdDocInf

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

The **RfrdDocInf** block contains the following elements (see datatype "ReferredDocumentInformation7__1" on page 219 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		220

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Number	<Nb>		[0..1]		220
	RelatedDate	<RltdDt>		[0..1]	⚠	220
	LineDetails	<LineDtls>		[0..*]		221

5.92.2 ReferredDocumentAmount

XML Tag: RfrdDocAmt

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

The **RfrdDocAmt** block contains the following elements (see datatype "RemittanceAmount2" on page 222 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	DuePayableAmount	<DuePyblAmt>		[0..1]		223
	DiscountAppliedAmount	<DscntApldAmt>		[0..*]		223
	CreditNoteAmount	<CdtNoteAmt>		[0..1]		223
	TaxAmount	<TaxAmt>		[0..*]		224
	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>		[0..*]		224
	RemittedAmount	<RmtdAmt>		[0..1]		224

5.92.3 CreditorReferenceInformation

XML Tag: CdtrRefInf

Presence: [0..1]

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

The **CdtrRefInf** block contains the following elements (see datatype "CreditorReferenceInformation2" on page 75 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Type	<Tp>		[0..1]		75
	Reference	<Ref>		[0..1]	M	76

5.92.4 Invoicer

XML Tag: Invcr

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

The **Invcr** block contains the following elements (see datatype "PartyIdentification135__1" on page 167 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		167
	PostalAddress	*<PstlAdr>*		[0..1]		167
	Identification	*<Id>*		[0..1]		170
	CountryOfResidence	*<CtryOfRes>*		[0..1]		170
	ContactDetails	*<CtctDtls>*		[0..1]		172

5.92.5 Invoicee

XML Tag: Invcee

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

The **Invcee** block contains the following elements (see datatype "PartyIdentification135__1" on page 167 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Name	*<Nm>*		[0..1]		167
	PostalAddress	*<PstlAdr>*		[0..1]		167
	Identification	*<Id>*		[0..1]		170
	CountryOfResidence	*<CtryOfRes>*		[0..1]		170
	ContactDetails	*<CtctDtls>*		[0..1]		172

5.92.6 TaxRemittance

XML Tag: TaxRmt

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

The **TaxRmt** block contains the following elements (see datatype "TaxInformation7__1" on page 255 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Creditor	*<Cdtr>*		[0..1]		255
	Debtor	*<Dbtr>*		[0..1]		256
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		256
	AdministrationZone	*<AdmstnZone>*		[0..1]		256
	ReferenceNumber	*<RefNb>*		[0..1]		257
	Method	*<Mtd>*		[0..1]		257
	TotalTaxableBaseAmount	*<TtlTaxblBaseAmt>*		[0..1]		257
	TotalTaxAmount	*<TtlTaxAmt>*		[0..1]		257
	Date	*<Dt>*		[0..1]		257
	SequenceNumber	*<SeqNb>*		[0..1]		258
	Record	*<Rcrd>*		[0..*]		258

5.92.7 GarnishmentRemittance

XML Tag: GrnshmtRmt

Presence: [0..1]

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

The **GrnshmtRmt** block contains the following elements (see datatype "Garnishment3__1" on page 103 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[1..1]		103
	Garnishee	*<Grnshee>*		[0..1]		104
	GarnishmentAdministrator	*<GrnshmtAdmstr>*		[0..1]		104
	ReferenceNumber	*<RefNb>*		[0..1]		105
	Date	*<Dt>*		[0..1]		105
	RemittedAmount	*<RmtdAmt>*		[0..1]		105
	FamilyMedicalInsuranceIndicator	*<FmlyMdclInsrncInd>*		[0..1]		105
	EmployeeTerminationIndicator	*<MplyeeTermntnInd>*		[0..1]		106

5.92.8 AdditionalRemittanceInformation

XML Tag: AddtlRmtInf

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 313

5.93 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	PlaceAndName	*<PlcAndNm>*		[0..1]		251
	Envelope	*<Envlp>*		[1..1]		251

Rules

R34 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

Error handling: Undefined

Used in element(s)

"SupplementaryData" on page 24, "SupplementaryData" on page 193

5.93.1 PlaceAndName

XML Tag: PlcAndNm

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 315

5.93.2 Envelope

XML Tag: Envlp

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

5.94 TaxAmount2__1

Definition: Set of elements used to provide information on the tax amount(s) of tax record.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Rate	*<Rate>*		[0..1]		252
	TaxableBaseAmount	*<TaxblBaseAmt>*		[0..1]		252
	TotalAmount	*<TtlAmt>*		[0..1]		252
	Details	*<Dtls>*		[0..*]		252

Used in element(s)

"TaxAmount" on page 263

5.94.1 Rate

XML Tag: Rate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 319

5.94.2 TaxableBaseAmount

XML Tag: TaxblBaseAmt

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.94.3 TotalAmount

XML Tag: TtlAmt

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.94.4 Details

XML Tag: Dtls

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

The **Dtls** block contains the following elements (see datatype "TaxRecordDetails2__1" on page 264 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Period	*<Prd>*		[0..1]		264
	Amount	*<Amt>*		[1..1]		265

5.95 TaxAmountAndType1

Definition: Specifies the amount with a specific type.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		253
	Amount	*<Amt>*		[1..1]		253

Used in element(s)

"TaxAmount" on page 224, "TaxAmount" on page 226

5.95.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: Specifies the type of the amount.

The **Tp** block contains the following elements (see datatype "TaxAmountType1Choice" on page 253 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		254
	Proprietary	*<Prtry>*	Or}	[1..1]		254

5.95.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.96 TaxAmountType1Choice

Definition: Specifies the amount type.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Code	*<Cd>*	{Or	[1..1]		254
	Proprietary	*<Prtry>*	Or}	[1..1]		254

Used in element(s)

"Type" on page 253

5.96.1 Code

XML Tag: Cd

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 308

5.96.2 Proprietary

XML Tag: Prtry

Presence: [1..1]

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

Datatype: "Max35Text" on page 315

5.97 TaxAuthorisation1

Definition: Details of the authorised tax paying party.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Title	*<Titl>*		[0..1]		254
	Name	*<Nm>*		[0..1]		255

Used in element(s)

"Authorisation" on page 260

5.97.1 Title

XML Tag: Titl

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 315

5.97.2 Name

XML Tag: Nm

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 313

5.98 TaxInformation7__1

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Creditor	*<Cdtr>*		[0..1]		255
	Debtor	*<Dbtr>*		[0..1]		256
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		256
	AdministrationZone	*<AdmstnZone>*		[0..1]		256
	ReferenceNumber	*<RefNb>*		[0..1]		257
	Method	*<Mtd>*		[0..1]		257
	TotalTaxableBaseAmount	*<TtlTaxblBaseAmt>*		[0..1]		257
	TotalTaxAmount	*<TtlTaxAmt>*		[0..1]		257
	Date	*<Dt>*		[0..1]		257
	SequenceNumber	*<SeqNb>*		[0..1]		258
	Record	*<Rcrd>*		[0..*]		258

Used in element(s)

"TaxRemittance" on page 249

5.98.1 Creditor

XML Tag: Cdtr

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

The **Cdtr** block contains the following elements (see datatype "TaxParty1" on page 258 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		259
	RegistrationIdentification	*<RegnId>*		[0..1]		259
	TaxType	*<TaxTp>*		[0..1]		259

5.98.2 Debtor

XML Tag: Dbtr

Presence: [0..1]

Definition: Identifies the party on the debit side of the transaction to which the tax applies.

The **Dbtr** block contains the following elements (see datatype "TaxParty2" on page 259 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		259
	RegistrationIdentification	*<RegnId>*		[0..1]		260
	TaxType	*<TaxTp>*		[0..1]		260
	Authorisation	*<Authstn>*		[0..1]		260

5.98.3 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "TaxParty2" on page 259 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		259
	RegistrationIdentification	*<RegnId>*		[0..1]		260
	TaxType	*<TaxTp>*		[0..1]		260
	Authorisation	*<Authstn>*		[0..1]		260

5.98.4 AdministrationZone

XML Tag: AdmstnZone

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 315

5.98.5 ReferenceNumber

XML Tag: RefNb

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 313

5.98.6 Method

XML Tag: Mtd

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 315

5.98.7 TotalTaxableBaseAmount

XML Tag: TtlTaxblBaseAmt

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.98.8 TotalTaxAmount

XML Tag: TtlTaxAmt

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.98.9 Date

XML Tag: Dt

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/TaxRemittance/Date**

  Type changed to: CBPR_Date on page 284

5.98.10 SequenceNumber

XML Tag: SeqNb

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 317

5.98.11 Record

XML Tag: Rcrd

Presence: [0..*]

Definition: Record of tax details.

The **Rcrd** block contains the following elements (see datatype "TaxRecord2__1" on page 261 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		262
	Category	*<Ctgy>*		[0..1]		262
	CategoryDetails	*<CtgyDtls>*		[0..1]		262
	DebtorStatus	*<DbtrSts>*		[0..1]		262
	CertificateIdentification	*<CertId>*		[0..1]		263
	FormsCode	*<FrmsCd>*		[0..1]		263
	Period	*<Prd>*		[0..1]		263
	TaxAmount	*<TaxAmt>*		[0..1]		263
	AdditionalInformation	*<AddtlInf>*		[0..1]		264

5.99 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		259
	RegistrationIdentification	*<RegnId>*		[0..1]		259
	TaxType	*<TaxTp>*		[0..1]		259

Used in element(s)

"Creditor" on page 255

5.99.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 315

5.99.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 315

5.99.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 315

5.100 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	TaxIdentification	*<TaxId>*		[0..1]		259
	RegistrationIdentification	*<RegnId>*		[0..1]		260
	TaxType	*<TaxTp>*		[0..1]		260
	Authorisation	*<Authstn>*		[0..1]		260

Used in element(s)

"Debtor" on page 256, "UltimateDebtor" on page 256

5.100.1 TaxIdentification

XML Tag: TaxId

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 315

5.100.2 RegistrationIdentification

XML Tag: RegnId

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 315

5.100.3 TaxType

XML Tag: TaxTp

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 315

5.100.4 Authorisation

XML Tag: Authstn

Presence: [0..1]

Definition: Details of the authorised tax paying party.

The **Authstn** block contains the following elements (see datatype "TaxAuthorisation1" on page 254 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Title	*<Titl>*		[0..1]		254
	Name	*<Nm>*		[0..1]		255

5.101 TaxPeriod2__1

Definition: Period of time details related to the tax payment.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Year	*<Yr>*		[0..1]		261
	Type	*<Tp>*		[0..1]		261
	FromToDate	*<FrToDt>*		[0..1]		261

Used in element(s)

"Period" on page 263, "Period" on page 264

5.101.1 Year

XML Tag: Yr

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "CBPR_Date" on page 284

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/TaxRemittance/Record/Period/Year**

  Type changed to: CBPR_Date on page 284

- **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/RemittanceInformation/Structured/TaxRemittance/Record/TaxAmount/Details/Period/Year**

  Type changed to: CBPR_Date on page 284

5.101.2 Type

XML Tag: Tp

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 324

5.101.3 FromToDate

XML Tag: FrToDt

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

The **FrToDt** block contains the following elements (see datatype "DatePeriod2__1" on page 82 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FromDate	*<FrDt>*		[1..1]		82
	ToDate	*<ToDt>*		[1..1]		82

5.102 TaxRecord2__1

Definition: Set of elements used to define the tax record.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Type	*<Tp>*		[0..1]		262
	Category	*<Ctgy>*		[0..1]		262
	CategoryDetails	*<CtgyDtls>*		[0..1]		262
	DebtorStatus	*<DbtrSts>*		[0..1]		262
	CertificateIdentification	*<CertId>*		[0..1]		263
	FormsCode	*<FrmsCd>*		[0..1]		263
	Period	*<Prd>*		[0..1]		263
	TaxAmount	*<TaxAmt>*		[0..1]		263
	AdditionalInformation	*<AddtlInf>*		[0..1]		264

Used in element(s)

"Record" on page 258

5.102.1 Type

XML Tag: Tp

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 315

5.102.2 Category

XML Tag: Ctgy

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 315

5.102.3 CategoryDetails

XML Tag: CtgyDtls

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 315

5.102.4 DebtorStatus

XML Tag: DbtrSts

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 315

5.102.5 CertificateIdentification

XML Tag: CertId

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 315

5.102.6 FormsCode

XML Tag: FrmsCd

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 315

5.102.7 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod2__1" on page 260 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Year	*<Yr>*		[0..1]		261
	Type	*<Tp>*		[0..1]		261
	FromToDate	*<FrToDt>*		[0..1]		261

5.102.8 TaxAmount

XML Tag: TaxAmt

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

The **TaxAmt** block contains the following elements (see datatype "TaxAmount2__1" on page 251 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Rate	*<Rate>*		[0..1]		252
	TaxableBaseAmount	*<TaxblBaseAmt>*		[0..1]		252
	TotalAmount	*<TtlAmt>*		[0..1]		252
	Details	*<Dtls>*		[0..*]		252

5.102.9 AdditionalInformation

XML Tag: AddtlInf

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 313

5.103 TaxRecordDetails2__1

Definition: Provides information on the individual tax amount(s) per period of the tax record.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Period	*<Prd>*		[0..1]		264
	Amount	*<Amt>*		[1..1]		265

Used in element(s)

"Details" on page 252

5.103.1 Period

XML Tag: Prd

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

The **Prd** block contains the following elements (see datatype "TaxPeriod2__1" on page 260 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Year	*<Yr>*		[0..1]		261
	Type	*<Tp>*		[0..1]		261
	FromToDate	*<FrToDt>*		[0..1]		261

5.103.2 Amount

XML Tag: Amt

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 277

5.104 TransactionParties7__1

Definition: Provides further details on the parties specific to the individual transaction.

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	UltimateDebtor	*<UltmtDbtr>*		[0..1]		265
	Debtor	*<Dbtr>*		[1..1]		266
	InitiatingParty	*<InitgPty>*		[0..1]		266
	DebtorAgent	*<DbtrAgt>*		[0..1]		266
	PreviousInstructingAgent1	*<PrvsInstgAgt1>*		[0..1]		267
	PreviousInstructingAgent2	*<PrvsInstgAgt2>*		[0..1]		268
	PreviousInstructingAgent3	*<PrvsInstgAgt3>*		[0..1]		269
	IntermediaryAgent1	*<IntrmyAgt1>*		[0..1]		270
	IntermediaryAgent2	*<IntrmyAgt2>*		[0..1]		271
	IntermediaryAgent3	*<IntrmyAgt3>*		[0..1]		272
	CreditorAgent	*<CdtrAgt>*		[0..1]		273
	Creditor	*<Cdtr>*		[1..1]		274
	UltimateCreditor	*<UltmtCdtr>*		[0..1]		274

Used in element(s)

"ReturnChain" on page 190

5.104.1 UltimateDebtor

XML Tag: UltmtDbtr

Presence: [0..1]

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

The **UltmtDbtr** block contains the following elements (see datatype "Party40Choice__1" on page 149 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	149
	Agent	<Agt>	Or}	[1..1]	⊘	152

5.104.2 Debtor

XML Tag: Dbtr

Presence: [1..1]

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

The **Dbtr** block contains the following elements (see datatype "Party40Choice__2" on page 153 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	153
	Agent	<Agt>	Or}	[1..1]	⚠	159

5.104.3 InitiatingParty

XML Tag: InitgPty

Presence: [0..1]

Definition: Party that initiates the payment.

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

The **InitgPty** block contains the following elements (see datatype "Party40Choice__2" on page 153 for details)

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

Index	Message Item	<XML Tag>	Or	Mult.	Usage Guidelines	Page
	Party	<Pty>	{Or	[1..1]	⚠	153
	Agent	<Agt>	Or}	[1..1]	⊘	159

5.104.4 DebtorAgent

XML Tag: DbtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

The **DbtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
     Town Name and Country] OR [Hybrid postal address with minimum Town Name and
     Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/DebtorAgent**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

5.104.5 PreviousInstructingAgent1

XML Tag: PrvsInstgAgt1

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt1** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]	⚠	36
	BranchIdentification	*<BrnchId>*		[0..1]	⛔	44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent1**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
     Town Name and Country] OR [Hybrid postal address with minimum Town Name and
     Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

5.104.6 PreviousInstructingAgent2

XML Tag: PrvsInstgAgt2

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt2** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]	⚠	36

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	BranchIdentification	*<BrnchId>*		[0..1]	⊘	44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
     Town Name and Country] OR [Hybrid postal address with minimum Town Name and
     Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent2**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

5.104.7 PreviousInstructingAgent3

XML Tag: PrvsInstgAgt3

Presence: [0..1]

Definition: Agent immediately prior to the instructing agent.

The **PrvsInstgAgt3** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]	⚠	36
	BranchIdentification	*<BrnchId>*		[0..1]	⊘	44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/PreviousInstructingAgent3**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
     Town Name and Country] OR [Hybrid postal address with minimum Town Name and
     Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

5.104.8 IntermediaryAgent1

XML Tag: IntrmyAgt1

Presence: [0..1]

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

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

The **IntrmyAgt1** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
     Town Name and Country] OR [Hybrid postal address with minimum Town Name and
     Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent1**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

5.104.9 IntermediaryAgent2

XML Tag: IntrmyAgt2

Presence: [0..1]

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

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

The **IntrmyAgt2** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
     Town Name and Country] OR [Hybrid postal address with minimum Town Name and
     Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located
     within the same country, the Clearing System Member Identification only may be
     used.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent2**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
    brid postal address with minimum Town Name and Country]). It is recommended to
     also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

5.104.10 IntermediaryAgent3

XML Tag: IntrmyAgt3

Presence: [0..1]

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

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

The **IntrmyAgt3** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3**
  - **Lynx_Agent_Option_3_TextualRule:**

    ```
    Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3**
  - **Lynx_Agent_Option_1_TextualRule:**

    ```
    BICFI, complemented optionally with a LEI (preferred option).
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3**
  - **Lynx_Agent_Option_2_TextualRule:**

    ```
    (Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum Town Name and Country] OR [Hybrid postal address with minimum Town Name and Country]). It is recommended to also add the post code when available.
    This rule is inherited verbatim from CBPR+.
    ```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/IntermediaryAgent3**
  - **Lynx_Agent_National_Only_TextualRule:**

    ```
    Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.
    This rule is inherited verbatim from CBPR+.
    ```

5.104.11 CreditorAgent

XML Tag: CdtrAgt

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

The **CdtrAgt** block contains the following elements (see datatype "BranchAndFinancialInstitutionIdentification6__1" on page 36 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	FinancialInstitutionIdentification	*<FinInstnId>*		[1..1]		36
	BranchIdentification	*<BrnchId>*		[0..1]		44

Usage Guideline details

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent**

- **Lynx_Agent_Option_1_TextualRule:**

```
BICFI, complemented optionally with a LEI (preferred option).
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent**
  - **Lynx_Agent_National_Only_TextualRule:**

```
Whenever Debtor Agent, Creditor Agent and all Agents in between are located
 within the same country, the Clearing System Member Identification only may be
 used.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent**
  - **Lynx_Agent_Option_3_TextualRule:**

```
Name AND ([Structured postal address with minimum Town Name and Country] OR [Hy-
brid postal address with minimum Town Name and Country]). It is recommended to
 also add the post code when available.
This rule is inherited verbatim from CBPR+.
```

- **on pacs.004.001.09/TransactionInformation/ReturnChain/CreditorAgent**
  - **Lynx_Agent_Option_2_TextualRule:**

```
(Clearing Code OR LEI) AND (Name AND ([Structured postal address with minimum
 Town Name and Country] OR [Hybrid postal address with minimum Town Name and
 Country]). It is recommended to also add the post code when available.
This rule is inherited verbatim from CBPR+.
```

5.104.12 Creditor

XML Tag: Cdtr

Presence: [1..1]

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

The **Cdtr** block contains the following elements (see datatype "Party40Choice__2" on page 153 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Party	*<Pty>*	{Or	[1..1]		153
	Agent	*<Agt>*	Or}	[1..1]		159

5.104.13 UltimateCreditor

XML Tag: UltmtCdtr

Presence: [0..1]

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

The **UltmtCdtr** block contains the following elements (see datatype "Party40Choice__1" on page 149 for details)

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

Index	Message Item	*<XML Tag>*	Or	Mult.	Usage Guidelines	Page
	Party	*<Pty>*	{Or	[1..1]		149
	Agent	*<Agt>*	Or}	[1..1]		152

6 Message Datatypes

Note The following chapter identifies the datatypes that are used in the message.

6.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 276

Format

fractionDigits	5
minInclusive	0
totalDigits	18

Rules

R37 CurrencyAmount ✓

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits.

Used in element(s)

"TotalReturnedInterbankSettlementAmount" on page 118

6.2 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Rules

R38 ActiveCurrency ✓

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00005

– *Error Text:* Invalid currency code

Used in attribute(s)

"ActiveCurrencyAndAmount" on page 276

Restricts

"ParentCurrencyCode" on page 318

6.3 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 278

Format

fractionDigits	5
minInclusive	0
totalDigits	18

Rules

R20 CurrencyAmount ✓

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits.

Used in element(s)

"Amount" on page 83, "Amount" on page 85, "Amount" on page 253, "Amount" on page 265, "CompensationAmount" on page 187, "CreditNoteAmount" on page 223, "CreditNoteAmount" on page 225, "DuePayableAmount" on page 223, "DuePayableAmount" on page 225, "RemittedAmount" on page 224, "RemittedAmount" on page 226, "RemittedAmount" on page 105, "TaxableBaseAmount" on page 252, "TotalAmount" on page 252, "TotalTaxAmount" on page 257, "TotalTaxableBaseAmount" on page 257

6.4 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Rules

R18 ActiveOrHistoricCurrency ✓

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00006

– *Error Text:* Invalid currency code.

Used in element(s)

"Currency" on page 53, "Currency" on page 55, "CurrencyOfTransfer" on page 90

Used in attribute(s)

"ActiveOrHistoricCurrencyAndAmount" on page 277

Restricts

"ParentCurrencyCode" on page 318

6.5 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.

Code	Name	Definition
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Used in element(s)

"Code" on page 27

Restricts

"AddressTypeCode" on page 279

6.6 AddressTypeCode

Definition: Specifies the type of address.

Type: CodeSet

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

Is restricted by

"AddressType2Code" on page 278

6.7 AmountDirectionCode

Definition: Specifies if an operation is an increase or a decrease or the result of a reversal operation.

Type: CodeSet

Code	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.
RVCD	ReversalCredit	Debit entry used to reverse a previously booked credit entry.

Code	Name	Definition
RVDB	ReversalDebit	Credit entry used to reverse a previously booked debit entry.

Is restricted by

"CreditDebitCode" on page 291

6.8 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Rules

R24 AnyBIC ✓

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00008

– *Error Text:* Invalid BIC.

Used in element(s)

"AnyBIC" on page 127

6.9 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and

Code	Name	Definition
		supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Used in element(s)

"Code" on page 34

Restricts

"AuthorisationCode" on page 281

6.10 AuthorisationCode

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

Code	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

Is restricted by

"Authorisation1Code" on page 280

6.11 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Format

pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Rules

R21 BICFI ✓

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00001

– *Error Text:* Invalid FI BIC.

Used in element(s)

"BICFI" on page 92, "BICFI" on page 94

6.12 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

"ExchangeRate" on page 187

6.13 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

Used in element(s)

"BatchBooking" on page 117

6.14 CBPR_Amount

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"CurrencyCode" on page 291

Format

fractionDigits	5
minInclusive	0
totalDigits	14

Rules

R53 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits

6.15 CBPR_Amount__1

Definition:

Type: Amount

This data type must be used with the following XML Attributes:

Attribute	Tag	Datatype
Currency	Ccy	"CurrencyCode" on page 291 **Usage Guideline restrictions for this attribute** • **on pacs.004.001.09/TransactionInformation/ReturnedInterbankSettlementAmount/Currency** **Single value:** CAD

Format

fractionDigits	5
minInclusive	0
totalDigits	14

Rules

R42 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00007

– *Error Text:* Invalid currency code or too many decimal digits

Used in element(s)

"Amount" on page 57, "Amount" on page 90, "InstructedAmount" on page 33, "InterbankSettlementAmount" on page 134, "OriginalInterbankSettlementAmount" on page 183, "ReturnedInstructedAmount" on page 186, "ReturnedInterbankSettlementAmount" on page 184

6.16 CBPR_Date

Definition: This Type restricts the base ISODate to YYYY (exactly 4 digits for the Year) and does not allow use of UTC offset or Zulu indicator with a date.

This datatype has been created by the Publisher of this Usage Guideline.

Type: Date

Format

pattern	[0-9]{4}-[0-9]{2}-[0-9]{2}

Used in element(s)

"BirthDate" on page 80, "Date" on page 78, "Date" on page 257, "Date" on page 105, "FromDate" on page 82, "InterbankSettlementDate" on page 185, "InterbankSettlementDate" on page 135, "OriginalInterbankSettlementDate" on page 184, "RelatedDate" on page 220, "RelatedDate" on page 86, "RequestedCollectionDate" on page 135, "ToDate" on page 82, "Year" on page 261

6.17 CBPR_DateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm).

This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Example: 2020-07-16T19:20:30.45+01:00

This datatype has been created by the Publisher of this Usage Guideline.

Type: DateTime

Format

pattern	.*(\+|-)((0[0-9])|(1[0-3])):[0-5][0-9]

Used in element(s)

"CreationDateTime" on page 116, "CreditDateTime" on page 230, "DateTime" on page 78, "DebitDateTime" on page 230, "OriginalCreationDateTime" on page 133

6.18 CBPR_RestrictedFINXMax16Text

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 16 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : ( ) . , ' + .

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	16
minLength	1
pattern	[0-9a-zA-Z/\-\?:\(\)\.,'\+]+

Used in element(s)

"OriginalInstructionIdentification" on page 180

6.19 CBPR_RestrictedFINXMax28Text

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 28 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : ( ) . , ' + .

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	28
minLength	1
pattern	[0-9a-zA-Z/\-\?:\(\)\.,'\+]+

Used in element(s)

"MemberIdentification" on page 67

6.20 CBPR_RestrictedFINXMax320Text_Extended

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 320 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : ( ) . , ' + . that is extended to support the following additional characters !#$%&*=^_`{|}~";<>@[\]

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	320
minLength	1
pattern	[0-9a-zA-Z/\-\?:\(\)\.,'\+ !#$%&*=^_`\{|\}~";<>@\[\\\]]+

Used in element(s)

"Identification" on page 217

6.21 CBPR_RestrictedFINXMax35Text

Definition: Specifies a character string with a minimum length of 1, and a maximum length of 35 characters, and limited to character set X, that is, 0-9 a-z A-Z / - ? : ( ) . , ' + .

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	35
minLength	1

pattern	[0-9a-zA-Z/\-\?:\(\)\.,'\+]+

Used in element(s)

"OriginalEndToEndIdentification" on page 181, "ReturnIdentification" on page 179

6.22 ChargeBearerType1Code

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

Type: CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor. **Usage Guideline restrictions for this code** • **This code(pacs.004.001.09/TransactionInformation/ChargeBearer/BorneByDebtor) is removed.** • **on pacs.004.001.09/TransactionInformation/ChargeBearer/BorneByDebtor** *Unknown type of restriction [practice:InternalCommentRestriction]:*
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor. **Usage Guideline restrictions for this code** • **on pacs.004.001.09/TransactionInformation/ChargeBearer/Shared** – **Lynx_SHAR_TextualRule:** `If deduct taken then Charges Information is mandatory. It is optional for initiator (not taking deduct).`

Code	Name	Definition
		This rule is inherited verba-tim from CBPR+.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme. **Usage Guideline restrictions for this code** • **This code(pacs.004.001.09/Trans-actionInformation/ChargeBear-er/FollowingServiceLevel) is re-moved.** • **on pacs.004.001.09/Transac-tionInformation/ChargeBear-er/FollowingServiceLevel** *Unknown type of restriction [prac-tice:InternalCommentRestriction]:*

Used in element(s)

"ChargeBearer" on page 188

Restricts

"ChargeBearerTypeCode" on page 288

6.23 ChargeBearerTypeCode

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

Type: CodeSet

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transac-tion charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

Is restricted by

"ChargeBearerType1Code" on page 287

6.24 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

Used in element(s)

"ClearingChannel" on page 194

Restricts

"ClearingChannelCode" on page 289

6.25 ClearingChannelCode

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

Is restricted by

"ClearingChannel2Code" on page 289

6.26 CopyDuplicate1Code

Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

Type: CodeSet

Code	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

Used in element(s)

"CopyDuplicate" on page 50

Restricts

"CopyDuplicateCode" on page 290

6.27 CopyDuplicateCode

Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

Type: CodeSet

Code	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

Is restricted by

"CopyDuplicate1Code" on page 289

6.28 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern	[A-Z]{2,2}

Rules

R19 Country ✓

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00004

– *Error Text:* Invalid Country Code.

Used in element(s)

"Country" on page 209, "CountryOfBirth" on page 79, "CountryOfBirth" on page 82, "CountryOfResidence" on page 166, "CountryOfResidence" on page 170

6.29 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

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

Used in element(s)

"CreditDebitIndicator" on page 85

Restricts

"AmountDirectionCode" on page 279

6.30 CurrencyCode

Definition: Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Rules

R43 ValidationByTable

Must be a valid currency code which is registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Error handling: Undefined

Used in attribute(s)

"CBPR_Amount__1" on page 283, "CBPR_Amount" on page 282

6.31 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

fractionDigits	17
totalDigits	18

Used in element(s)

"ControlSum" on page 118, "CountPerPeriod" on page 103

6.32 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Used in element(s)

"Code" on page 77

Restricts

"DocumentTypeCode" on page 293

6.33 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Used in element(s)

"Code" on page 221

Restricts

"DocumentTypeCode" on page 293

6.34 DocumentTypeCode

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

Code	Name	Definition
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
BOLD	BillOfLading	Document is a shipping notice.
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CRCP	CustomerReceipt	When the Sale System requires the POI system to print the Customer receipt.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
HRCP	CashierReceipt	When the Sale system print the Cashier copy of the Payment receipt.
JNRL	Journal	When the POI or the Sale System wants to store a message on the journal printer or electronic journal of the Sale Terminal (it is sometimes a Sale Logging/Journal Printer).
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Code	Name	Definition
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
SRCP	SaleReceipt	When the Sale System requires the POI system to print the Sale receipt.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Is restricted by

"DocumentType3Code" on page 292, "DocumentType6Code" on page 292

6.35 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}

Used in element(s)

"OriginalTrackingDays" on page 33, "PointInTime" on page 102, "TrackingDays" on page 126

6.36 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}

Used in element(s)

"Identification" on page 110

6.37 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 27

Restricts

"ExternalAccountIdentificationCode" on page 296

6.38 ExternalAccountIdentificationCode

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalAccountIdentification1Code" on page 295

6.39 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 56

Restricts

"ExternalCashAccountTypeCode" on page 297

6.40 ExternalCashAccountTypeCode

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalCashAccountType1Code" on page 296

6.41 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	3
minLength	1

Used in element(s)

"Code" on page 63

Restricts

"ExternalCashClearingSystemCode" on page 297

6.42 ExternalCashClearingSystemCode

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalCashClearingSystem1Code" on page 297

6.43 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 56

Restricts

"ExternalCategoryPurposeCode" on page 298

6.44 ExternalCategoryPurposeCode

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalCategoryPurpose1Code" on page 298

6.45 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
minLength	1

Used in element(s)

"Code" on page 59

Restricts

"ExternalClearingSystemIdentificationCode" on page 299

6.46 ExternalClearingSystemIdentificationCode

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	5
minLength	1

Is restricted by

"ExternalClearingSystemIdentification1Code" on page 298

6.47 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 84

Restricts

"ExternalDiscountAmountTypeCode" on page 300

6.48 ExternalDiscountAmountTypeCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalDiscountAmountType1Code" on page 299

6.49 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 89

Restricts

"ExternalDocumentLineTypeCode" on page 300

6.50 ExternalDocumentLineTypeCode

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalDocumentLineType1Code" on page 300

6.51 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 91

Restricts

"ExternalFinancialInstitutionIdentificationCode" on page 301

6.52 ExternalFinancialInstitutionIdentificationCode

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalFinancialInstitutionIdentification1Code" on page 301

6.53 ExternalGarnishmentType1Code

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

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 107

Restricts

"ExternalGarnishmentTypeCode" on page 302

6.54 ExternalGarnishmentTypeCode

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

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalGarnishmentType1Code" on page 301

6.55 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Used in element(s)

"Code" on page 122

Restricts

"ExternalLocalInstrumentCode" on page 302

6.56 ExternalLocalInstrumentCode

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	35
minLength	1

Is restricted by

"ExternalLocalInstrument1Code" on page 302

6.57 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 126

Restricts

"ExternalMandateSetupReasonCode" on page 303

6.58 ExternalMandateSetupReasonCode

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalMandateSetupReason1Code" on page 303

6.59 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 129

Restricts

"ExternalOrganisationIdentificationCode" on page 304

6.60 ExternalOrganisationIdentificationCode

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalOrganisationIdentification1Code" on page 304

6.61 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 200

Restricts

"ExternalPersonIdentificationCode" on page 305

6.62 ExternalPersonIdentificationCode

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalPersonIdentification1Code" on page 304

6.63 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 218

Restricts

"ExternalProxyAccountTypeCode" on page 306

6.64 ExternalProxyAccountTypeCode

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalProxyAccountType1Code" on page 305

6.65 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 219

Restricts

"ExternalPurposeCode" on page 306

6.66 ExternalPurposeCode

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalPurpose1Code" on page 306

6.67 ExternalReturnReason1Code

Definition: Specifies the return reason, as published in an external return reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 228

Restricts

"ExternalReturnReasonCode" on page 307

6.68 ExternalReturnReasonCode

Definition: Specifies the return reason, as published in an external return reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalReturnReason1Code" on page 307

6.69 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 229

Restricts

"ExternalServiceLevelCode" on page 308

6.70 ExternalServiceLevelCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalServiceLevel1Code" on page 307

6.71 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Used in element(s)

"Code" on page 254

Restricts

"ExternalTaxAmountTypeCode" on page 309

6.72 ExternalTaxAmountTypeCode

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

maxLength	4
minLength	1

Is restricted by

"ExternalTaxAmountType1Code" on page 308

6.73 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
DAIL	Daily	Event takes place every day.
FRTN	Fortnightly	Event takes place every two weeks.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

Used in element(s)

"Type" on page 101, "Type" on page 102, "Type" on page 103

Restricts

"FrequencyCode" on page 310

6.74 FrequencyCode

Definition: Specifies the regularity of an event.

Type: CodeSet

Code	Name	Definition
ADHO	Adhoc	Event takes place on request or as necessary.
BIMN	Bimonthly	Event takes place every two months or six times a year.
CRED	OnCreditEvent	Event occurs due to a credit event occurring for an issuer.
DAIL	Daily	Event takes place every day.
EXPI	OnExpiry	Event occurs on expiry of a financial contract.
FRTN	Fortnightly	Event takes place every two weeks.
HOUL	Hourly	Event takes place every hours.
INDA	IntraDay	Event takes place several times a day.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
MNTH	Monthly	Event takes place every month or once a month.
MOVE	TriggeredByMovement	Event takes place at the end of the day if there was a movement on the account, otherwise nothing is sent that day.
NEVR	Never	Event does never take place.
ODMD	OnDemand	Event takes place on demand.
OVNG	Overnight	Event takes place overnight.
QURT	Quarterly	Event takes place every three months or four times a year.
RATE	Rate	Event takes place based on a change of a rate.
SHFT	Shift	Event associated with a shift.
TEND	TenDays	Event takes place every ten business days.
TRIL	TriAnnual	Event takes place every four months or three times a year.
TWWK	TwiceAWeek	Two times a week

Code	Name	Definition
UPFR	Upfront	Event that takes place at the initiation of a trade or agreement.
WEEK	Weekly	Event takes place once a week.
YEAR	Annual	Event takes place every year or once a year.

Is restricted by

"Frequency6Code" on page 309

6.75 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Format

pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rules

R17 IBAN ✓

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

Error handling:

– *Error severity:* Fatal

– *Error Code:* D00003

– *Error Text:* Invalid IBAN format or invalid check digits.

Used in element(s)

"IBAN" on page 26

6.76 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

Used in element(s)

"BirthDate" on page 79, "DateOfSignature" on page 123, "FinalCollectionDate" on page 125, "FirstCollectionDate" on page 125, "InterbankSettlementDate" on page 119, "OriginalFinalCollectionDate" on page 32

6.77 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

Used in element(s)

"CreationDate" on page 50, "OriginalCreationDateTime" on page 131

6.78 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Format

pattern	[A-Z0-9]{18,18}[0-9]{2,2}

Used in element(s)

"LEI" on page 46, "LEI" on page 92, "LEI" on page 127, "LEI" on page 95

6.79 Lynx_RestrictedFINXMax3Text

Definition:

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	3
minLength	1

pattern	[0-9a-zA-Z/\-\?:\(\)\.,'\+]+

Used in element(s)

"Proprietary" on page 122

6.80 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

maxLength	1025
minLength	1

Used in element(s)

"ElectronicSignature" on page 124

6.81 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

maxLength	105
minLength	1

Used in element(s)

"AdditionalInformation" on page 175, "AdditionalInformation" on page 177

6.82 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

maxLength	128
minLength	1

Used in element(s)

"Identification" on page 146, "Proprietary" on page 34

6.83 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

maxLength	140
minLength	1

Used in element(s)

"AdditionalInformation" on page 85, "AdditionalInformation" on page 264, "AdditionalRemittanceInformation" on page 250, "Name" on page 46, "Name" on page 73, "Name" on page 92, "Name" on page 165, "Name" on page 255, "Name" on page 95, "Name" on page 167, "ReferenceNumber" on page 257, "ReferenceNumber" on page 105, "Unstructured" on page 227

6.84 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

Used in element(s)

"NumberOfTransactions" on page 117

6.85 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

maxLength	16
minLength	1

Used in element(s)

"BuildingNumber" on page 205, "PostBox" on page 206, "PostCode" on page 206

6.86 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

maxLength	2048

minLength	1

Used in element(s)

"EmailAddress" on page 74, "Identification" on page 121, "Identification" on page 216

6.87 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

maxLength	34
minLength	1

Used in element(s)

"Identification" on page 108

6.88 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

maxLength	350
minLength	1

Used in element(s)

"PlaceAndName" on page 251, "Registry" on page 121

6.89 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

maxLength	35
minLength	1

Used in element(s)

"AdministrationZone" on page 256, "BuildingName" on page 205, "BusinessMessageIdentifier" on page 49, "BusinessService" on page 50, "Category" on page 262, "CategoryDetails" on page 262, "CertificateIdentification" on page 263, "CityOfBirth" on page 79, "CityOfBirth" on page 81, "ClearingSystemReference" on page 189, "CountrySubDivision" on page 209, "DebtorStatus" on page 262, "Description" on page 87, "DistrictName" on page 209, "EmailPurpose" on page 74, "FormsCode" on

page 263, "Identification" on page 46, "Identification" on page 109, "Identification" on page 111, "Identification" on page 113, "Issuer" on page 78, "Issuer" on page 89, "Issuer" on page 106, "Issuer" on page 108, "Issuer" on page 109, "Issuer" on page 110, "Issuer" on page 112, "Issuer" on page 115, "Issuer" on page 222, "JobTitle" on page 74, "MandateIdentification" on page 123, "MemberIdentification" on page 65, "MessageDefinitionIdentifier" on page 49, "MessageIdentification" on page 116, "Method" on page 257, "Number" on page 220, "Number" on page 86, "OriginalClearingSystemReference" on page 183, "OriginalMandateIdentification" on page 29, "OriginalMessageIdentification" on page 131, "OriginalMessageIdentification" on page 132, "OriginalMessageNameIdentification" on page 131, "OriginalMessageNameIdentification" on page 132, "OriginalTransactionIdentification" on page 182, "Proprietary" on page 27, "Proprietary" on page 56, "Proprietary" on page 57, "Proprietary" on page 61, "Proprietary" on page 64, "Proprietary" on page 77, "Proprietary" on page 84, "Proprietary" on page 89, "Proprietary" on page 91, "Proprietary" on page 107, "Proprietary" on page 129, "Proprietary" on page 200, "Proprietary" on page 218, "Proprietary" on page 219, "Proprietary" on page 221, "Proprietary" on page 228, "Proprietary" on page 229, "Proprietary" on page 254, "ProvinceOfBirth" on page 79, "ProvinceOfBirth" on page 81, "Reference" on page 76, "RegistrationIdentification" on page 259, "RegistrationIdentification" on page 260, "Responsibility" on page 74, "SchemeName" on page 110, "TaxIdentification" on page 259, "TaxIdentification" on page 259, "TaxType" on page 259, "TaxType" on page 260, "Title" on page 254, "TownLocationName" on page 209, "TownName" on page 206, "Type" on page 262

6.90 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

maxLength	4
minLength	1

Used in element(s)

"ChannelType" on page 146, "Reason" on page 85

6.91 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

maxLength	70
minLength	1

Used in element(s)

"AddressLine" on page 212, "Department" on page 74, "Department" on page 204, "Floor" on page 205, "Name" on page 53, "Name" on page 55, "Proprietary" on page 126, "Room" on page 206, "StreetName" on page 205, "SubDepartment" on page 205

6.92 NamePrefix2Code

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

Type: CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

Used in element(s)

"NamePrefix" on page 73

Restricts

"NamePrefixCode" on page 317

6.93 NamePrefixCode

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

Type: CodeSet

Code	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.

Is restricted by

"NamePrefix2Code" on page 316

6.94 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

fractionDigits	0
totalDigits	18

Used in element(s)

"SequenceNumber" on page 258

6.95 ParentCurrencyCode

Definition: Code allocated to a currency, by a maintenance agency, under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". Valid currency codes are registered with the ISO 4217 Maintenance Agency, and consist of three contiguous letters.

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Is restricted by

"ActiveCurrencyCode" on page 276, "ActiveOrHistoricCurrencyCode" on page 278

6.96 PaymentMethod4Code

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

Type: CodeSet

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

Used in element(s)

"PaymentMethod" on page 138

Restricts

"PaymentMethodCode" on page 318

6.97 PaymentMethodCode

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

Type: CodeSet

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

Is restricted by

"PaymentMethod4Code" on page 318

6.98 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

fractionDigits	10
totalDigits	11

Used in element(s)

"Rate" on page 252

6.99 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}

Used in element(s)

"FaxNumber" on page 74, "MobileNumber" on page 74, "PhoneNumber" on page 73

6.100 PreferredContactMethod1Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.

Used in element(s)

"PreferredMethod" on page 75

Restricts

"PreferredContactMethodCode" on page 320

6.101 PreferredContactMethodCode

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

Code	Name	Definition
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

Is restricted by

"PreferredContactMethod1Code" on page 320

6.102 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

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

Used in element(s)

"InstructionPriority" on page 194, "Priority" on page 51

Restricts

"PriorityCode" on page 321

6.103 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

Used in element(s)

"SettlementPriority" on page 186

Restricts

"PriorityCode" on page 321

6.104 PriorityCode

Definition: Specifies the priority level of an event.

Type: CodeSet

Code	Name	Definition
HIGH	High	Priority level is high.
LOWW	Low	Priority level is low.
NORM	Normal	Priority level is normal.
URGT	Urgent	Priority level is urgent (highest priority possible).

Is restricted by

"Priority2Code" on page 321, "Priority3Code" on page 321

6.105 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

Used in element(s)

"SequenceType" on page 196

Restricts

"SequenceTypeCode" on page 322

6.106 SequenceTypeCode

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

Code	Name	Definition
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

Is restricted by

"SequenceType3Code" on page 322

6.107 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system. **Usage Guideline restrictions for this code** • **on pacs.004.001.09/TransactionInformation/OriginalTransactionReference/SettlementInformation/SettlementMethod/ClearingSystem** **Comment:** `This option must be used for the return of a Lynx payment.`
COVE	CoverMethod	Settlement is done through a cover payment. **Usage Guideline restrictions for this code** • **This code(pacs.004.001.09/GroupHeader/SettlementInformation/SettlementMethod/CoverMethod) is removed.**
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction. **Usage Guideline restrictions for this code** • **This code(pacs.004.001.09/GroupHeader/SettlementInformation/SettlementMethod/InstructedAgent) is removed.**

Code	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain. **Usage Guideline restrictions for this code** • **This code(pacs.004.001.09/GroupHeader/SettlementInformation/SettlementMethod/InstructingAgent) is removed.**

Used in element(s)

"SettlementMethod" on page 232, "SettlementMethod" on page 239

Restricts

"SettlementMethodCode" on page 324

6.108 SettlementMethodCode

Definition: Specifies the method used to settle the payment instruction.

Type: CodeSet

Code	Name	Definition
CLRG	ClearingSystem	Settlement is done through a payment clearing system.
COVE	CoverMethod	Settlement is done through a cover payment.
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.

Is restricted by

"SettlementMethod1Code" on page 323

6.109 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.

Code	Name	Definition
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

Used in element(s)

"Type" on page 261

Restricts

"TaxRecordPeriodCode" on page 325

6.110 TaxRecordPeriodCode

Definition: Specifies the period related to the tax payment.

Type: CodeSet

Code	Name	Definition
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.

Is restricted by

"TaxRecordPeriod1Code" on page 324

6.111 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

Used in element(s)

"AmendmentIndicator" on page 124, "EmployeeTerminationIndicator" on page 106, "FamilyMedicalInsuranceIndicator" on page 105, "GroupReturn" on page 118

6.112 UUIDv4Identifier

Definition: Universally Unique IDentifier (UUID) version 4, as described in IETC RFC 4122 "Universally Unique IDentifier (UUID) URN Namespace".

Type: IdentifierSet

Format

pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

Used in element(s)

"OriginalUETR" on page 182

6.113 UnicodeChartsCode

Definition: codelist containing the names of the UNICODE code block name as specified on http://unicode.org/Public/UNIDATA/Blocks.txt.

Type: CodeSet

Rules

R2 ValidationByTable

Error handling: Undefined

Used in element(s)

"CharacterSet" on page 48

6.114 UsageIdentifierPatternText

Definition: 35 Character Text restricted to the Usage Identifier Pattern. That is, it must be a lower case string of maximum 35 characters containing the following elements separated by period

1. Short issuer organisation (Mandatory)

2. Business context (Mandatory and Repetitive)

3. Version (Mandatory)

Each element must be an alphanumeric string of maximum 10 characters except the Version that must be exactly 2 digits.

This datatype has been created by the Publisher of this Usage Guideline.

Type: Text

Format

maxLength	35
minLength	6
pattern	[a-z0-9]{1,10}\.([a-z0-9]{1,10}\.)+\d\d

6.115 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

Used in element(s)

"PossibleDuplicate" on page 50

Legal Notices

Copyright

S.W.I.F.T. SC © 2026. All rights reserved.

This material is a component of MyStandards, the Swift collaborative Web application used to manage standards definitions and industry usage. It can only be used and distributed in accordance with MyStandards Terms of Use.

Unless otherwise agreed in writing with S.W.I.F.T. SC, you have no right to:

- authorise external end users to use this component for other purposes than their internal use.

- remove, alter, cover, obfuscate or cancel from view any copyright or other proprietary rights notices appearing in this physical medium.

- re-sell or authorise another party e.g. software and service providers, to re-sell this component.

Confidentiality

This publication may contain Swift or third-party confidential information. Only disclose it outside your organisation in accordance with MyStandards Terms of Use and your related license rights.

This component is provided 'AS IS'. Swift does not give and excludes any express or implied warranties with respect to this component such as but not limited to any guarantee as to its quality, supply or availability.

Any and all rights, including title, ownership rights, copyright, trademark, patents, and any other intellectual property rights of whatever nature in this component will remain the exclusive property of Swift or its licensors.

Trademarks and Patents

Swift is the trade name of S.W.I.F.T. SC. The following are registered trademarks of Swift: 3SKey, Innotribe, MyStandards, Sibos, Swift, SwiftNet, the Standards Forum logo, the Swift logo, Swift GPI with logo, the Swift GPI logo, and UETR. Other product, service, or company names in this publication are trade names, trademarks, or registered trademarks of their respective owners.