XML message for Statement

Implementation Guidelines

Version 2.0

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A.Introduction

This document sets out the Luxembourg Implementation Guidelines for the XML B2C Statement message ISO 20022 XML - "camt.053.001.02".

The purpose of these Implementation Guidelines is to provide guidance on the use of the Statement Message sent by the banks to the enterprises in Luxembourg.

These Implementation Guidelines have been developed by ABBL (Luxembourg Bankers' Association) and are greatly inspired by the Febelfin one.

The utmost has been done to make sure the information in this publication is correct. However, ABBL by no means can be held liable for any loss or damage incurred due to any incorrect or incomplete information mentioned in this publication.

Please contact your bank for any further information.

This publication is only available in English.

I.   Scope

This message is sent by the bank to an account holder or a third person mandated by him. It is used for informing the account holder or the third person mandated of the account balances and account transactions.

II.   General principles

i.   Contents of the message

- The message can hold the reporting on one or more accounts.
- The contents of the message will be limited to information about the transactions that have been entered into bookkeeping
- Reporting will be done in the account currency. Any transaction in another currency first will be converted into the account currency.

- Reporting as for the transactions that have been entered into bookkeeping, will be carried out through MX camt053.001.02 BankToCustomerStatementV02
- The message can be split up into several messages depending on the volume of data to be transferred.

ii.   Periodicity of the message

As a matter of principle, a message will be created each bank working day when transactions are taking place. Exceptionally, with a bilateral agreement, this may also be the case on a day without any transactions (empty message).

III.   Use of these guidelines

Each item of the BankToCustomer Cash Management Standards message is referring to the corresponding index of the item in the (ISO 20022) Message Definition Report for Bank-to- Customer Cash Management. This Report can be found on www.iso20022.org, under "Catalogue of UNIFI messages", with "camt.053.001.02" as reference for the EoD reporting.

Any gaps in the index numbering are due to the fact that some message elements of the MX.CAMT.053.001.02 message are not supported in the Luxembourg subset.

Message elements not described in these guidelines must not be supported.

The description of each message item contains:

Index	Number referring to the corresponding description in the MX.CAMT053.001.02 MessageDefinition Report for Bank-to-Customer Cash Management Statements.
Definition	This contains the definition of the message set or element.
Usage	Additional info on how this element must be used.
XML Tag	Short name identifying an element within an XML message, which is put betweenbrackets, e.g. <Ntry>.

Presence	This shows if an element is optional or obligatory as well as the number of times it canbe repeated. The occurrence is mentioned between square brackets.
	For example :
	[0..1] indicates that the element can occur 0 times or 1
	time.The element is optional.
	[1..1] indicates that the element must not occur more than
	once.The element is obligatory.
	[1..n] indicates that the element is obligatory and can occur between 1 and n times
	An element, which is part of a set of elements is obligatory, in so far as the set it is partof, is mentioned in the message.
	If only one element among others may be present, this will be indicated by {OR …OR}in front of the elements concerned
Format	Specification of the values and format allowed
Rules	Any specific rules which could have an impact on the presence or the values of anelement.

The use of optional fields may be subject to a bilateral agreement with the bank.

IV. Characteristics

The characters allowed in the UNIFI messages are those of the UTF8 standard. However, only the set of Latin characters generally used in international communication will be allowed. These are as follows

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' +
Space

V. Message structure

XML Schemes :

The description of the UNIFI document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as

the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for camt.053.001.02 can be found on www.iso20022.org > Catalogue of UNIFI Messages > Payments > cash Management >

A data record, which contains an XML camt.053.001.02 message, has the following structure:

```
<?xml version = "1.0" encoding = "UTF-8"?>
        <Document xmlns = "urn:iso:std:iso:20022:tech:xsd:camt.053.001.02" xmlns:xsi =
http://www.w3.org/2001/XMLSchema-instance">
                <camt.053.001.02>
                        message contained...
                </camt.053.001.02>
        </Document>
```

MX.CAMT.053 sets

The message described in this document (Camt.053.001.02) consists of the following sets:

A. **Group Header :** this is an obligatory block which occurs only once. It contains information proper to the message (identification, creation date, addressee)

B. **Statement :** this block is obligatory and occurs more than once. It will be repeated, as many times as there are different accounts and/or dates in that particular message. This set contains information pertaining to the balances and the transactions.
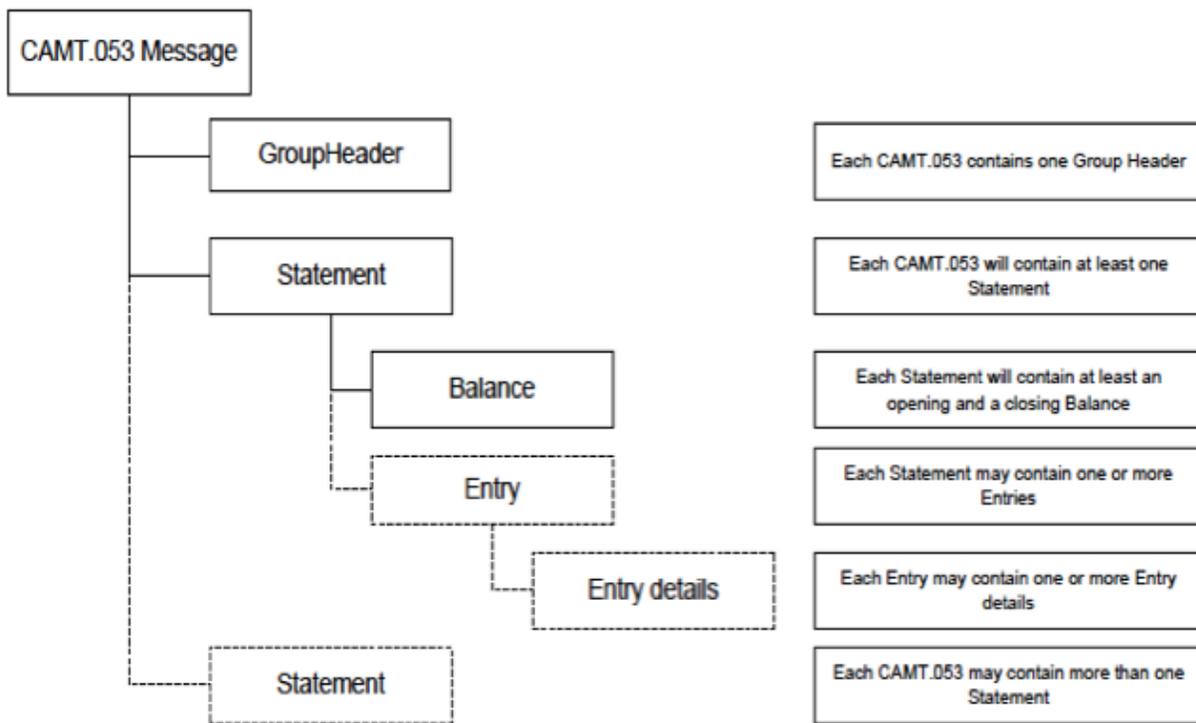
The message may have one of the following characteristics :

- a message for one account for one bank working date. This message will contain a GroupHeader-block and one Statement-block:

GroupHeader
Statement
Account 1
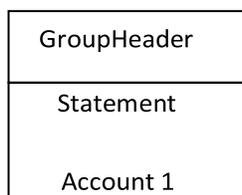
This is the preferred and default option in Luxembourg, unless otherwise agreed between parties.

- a message for several accounts for one bank working date. This message will contain a GroupHeader-block and for each account one Statement-block:

```
+-------------------+
|   GroupHeader     |
|                   |
+-------------------+
|    Statement      |
|                   |
|    Account 1      |
|                   |
|     Date 1        |
+-------------------+
|    Statement      |
|                   |
|    Account 2      |
|                   |
|     Date 1        |
+-------------------+
|    Statement      |
|                   |
|    Account 3      |
|                   |
|     Date 1        |
+-------------------+
```

B. Message Description - detail

Note :the index numbering in the table below is a copy of the numbering in the (ISO 20022) Message Definition Report – MX camt.053.001.02 BankToCustomerStatementV01" document.

Index		Long Name	L.	Or	Pres.	Rule	Tag Name
1.0		**+ GroupHeader**	**1**		**[1..1]**	**TAG**	**GrpHdr**
1.1		++ MessageIdentification	2		[1..1]	string | minLength: 1 maxLength: 35	MsgId
1.2		++ CreationDateTime	2		[1..1]	dateTime	CreDtTm
1.3		++ MessageRecipient	2		[0..1]	TAG	MsgRcpt
9.1.0		+++ Name	3		[0..1]	string | minLength: 1 maxLength: 70	Nm
1.4		++ MessagePagination	2		[0..1]	TAG	MsgPgntn

8.2.0		+++ PageNumber	3		[1..1]	string | pattern: [0-9]{1,5}	PgNb
8.2.1		+++ LastPageIndicator	3		[1..1]	boolean	LastPgInd
1.5		++ AdditionalInformation	2		[0..1]	string | minLength: 1 maxLength: 500	AddtlInf
2.0		**+ Statement**	**1**		**[1..n]**	**TAG**	**Stmt**
2.1		++ Identification	2		[1..1]	string | minLength: 1 maxLength: 35	Id
2.2		++ ElectronicSequenceNumber	2		[0..1]	decimal | fractionDigits: 0 totalDigits: 18	ElctrncSeqNb
2.3		++ LegalSequenceNumber	2		[0..1]	decimal | fractionDigits: 0 totalDigits: 18	LglSeqNb
2.4		++ CreationDateTime	2		[1..1]	dateTime	CreDtTm
2.5		++ FromToDate	2		[0..1]	TAG	FrToDt
5.1.0		+++ FromDateTime	3		[1..1]	dateTime	FrDtTm
5.1.1		+++ ToDateTime	3		[1..1]	dateTime	ToDtTm
2.6		++ CopyDuplicateIndicator	2		[0..1]	string | enumeration: CODU COPYDUPL	CpyDplctInd
2.10		++ Account	2		[1..1]	TAG	Acct
1.2.0		+++ Identification	3		[1..1]	TAG	Id
1.2.1		++++ IBAN	4	{Or	[1..1]	string | pattern: [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN
1.2.8		+++ Type	3		[0..1]	string | enumeration:	Tp
1.2.10		++++ Proprietary	4		[1..1]	string | minLength: 1 maxLength: 35	Prtry
1.2.11		+++ Currency	3		[0..1]	string | pattern: [A-Z]{3,3}	Ccy
1.2.12		+++ Name	3		[0..1]	string | minLength: 1 maxLength: 70	Nm
1.2.13		+++ Owner	3		[0..1]	TAG	Ownr
1.2.14		++++ Name	4		[0..1]	string | minLength: 1 maxLength: 140	Nm
1.2.26		++++ Identification	4		[0..1]	TAG	Id
1.2.27		+++++ OrganisationIdentification	5		[1..1]	TAG	OrgId
1.2.29		++++++ Other	6		[0..n]	TAG	Othr
1.2.30		+++++++ Identification	7		[1..1]	string | minLength: 1 maxLength: 35	Id
1.2.56		+++ Servicer	3		[0..1]	TAG	Svcr
1.2.57		++++ FinancialInstitutionIdentification	4		[1..1]	TAG	FinInstnId

						string | pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
1.2.58		+++++ BIC	5		[1..1]	string | pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC
2.11		++ RelatedAccount	2		[0..1]	TAG	RltdAcct
1.1.0		+++ Identification	3		[1..1]	TAG	Id
1.1.1		++++ IBAN	4	{Or	[1..1]	string | pattern: [a-zA-Z]{2,2}[0-9]{2,2}[a- zA-Z0-9]{1,30}	IBAN
1.1.2		++++ Other	4	Or}	[1..1]	TAG	Othr
1.1.3		+++++ Identification	5		[1..1]	Max34Text	Id
2.23		++ Balance	2		[1..n]	TAG	Bal
2.24		+++ Type	3		[1..1]	TAG	Tp
2.25		++++ CodeOrProprietary	4		[1..1]	TAG	CdOrPrtry
2.26		+++++ Code	5	{Or	[1..1]	string | enumeration cfr Message Item Description	Cd
2.27		+++++ Proprietary	5	Or}	[1..1]	string | minLength: 1 maxLength: 35	Prtry
2.28		++++ subType	4		[0..1]	TAG	SubTp
2.29		+++++ Code	5	{Or	[1..1]	string | enumeration cfr Message Item Description	Cd
2.34		+++ Amount	3		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.35		+++ CreditDebitIndicator	3		[1..1]	string | enumeration: cfr Message Item Description	CdtDbtInd
2.36		+++ Date	3		[1..1]	TAG	Dt
4.1.0		++++ Date	4		[1..1]	date	Dt
2.43		++ TransactionsSummary	2		[0..1]	TAG	TxsSummry
2.44		+++ TotalEntries	3		[0..1]	TAG	TtlNtries
2.45		++++ NumberOfEntries	4		[0..1]	string | pattern: [0-9]{1,15}	NbOfNtries
2.46		++++ Sum	4		[0..1]	decimal | fractionDigits: 17 totalDigits: 18	Sum
2.47		++++ TotalNetEntryAmount	4		[0..1]	decimal | fractionDigits: 17 totalDigits: 18	TtlNetNtryAmt
2.48		++++ CreditDebitIndicator	4		[0..1]	string | enumeration: cfr Message Item Description	CdtDbtInd
2.49		+++ TotalCreditEntries	3		[0..1]	TAG	TtlCdtNtries
2.50		++++ NumberOfEntries	4		[0..1]	string | pattern: [0-9]{1,15}	NbOfNtries
2.51		++++ Sum	4		[0..1]	decimal | fractionDigits: 17 totalDigits: 18	Sum

2.52		+++ TotalDebitEntries	3		[0..1]	TAG	TtlDbtNtries
2.53		++++ NumberOfEntries	4		[0..1]	string | pattern: [0-9]{1,15}	NbOfNtries
2.54		++++ Sum	4		[0..1]	decimal | fractionDigits: 17 totalDigits: 18	Sum
2.76		++ Entry	2		[0..n]	TAG	Ntry
2.77		+++ EntryReference	3		[0..1]	string | minLength: 1 maxLength: 35	NtryRef
2.78		+++ Amount	3		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.79		+++ CreditDebitIndicator	3		[1..1]	string | enumeration: cfr Message Item Description	CdtDbtInd
2.80		+++ ReversalIndicator	3		[0..1]	boolean	RvslInd
2.81		+++ Status	3		[1..1]	string | enumeration: BOOK	Sts
2.82		+++ BookingDate	3		[0..1]	TAG	BookgDt
4.1.0		++++ Date	4		[1..1]	date	Dt
2.83		+++ ValueDate	3		[0..1]	TAG	ValDt
4.1.0		++++ Date	4		[1..1]	date	Dt
2.84		+++ AccountServicerReference	3		[0..1]	string | minLength: 1 maxLength: 35	AcctSvcrRef
2.91		+++ BankTransactionCode	3		[1..1]	TAG	BkTxCd
2.92		++++ Domain	4		[0..1]	TAG	Domn
2.93		+++++ Code	5		[1..1]	string | minLength: 1 maxLength: 4	Cd
2.94		+++++ Family	5		[1..1]	TAG	Fmly
2.95		++++++ Code	6		[1..1]	string | minLength: 1 maxLength: 4	Cd
2.96		++++++ SubFamilyCode	6		[1..1]	string | minLength: 1 maxLength: 4	SubFmlyCd
2.97		++++ Proprietary	4		[0..1]	TAG	Prtry
2.98		+++++ Code	5		[1..1]	string | minLength: 1 maxLength: 35	Cd
2.99		+++++ Issuer	5		[0..1]	string | minLength: 1 maxLength: 35	Issr
2.101		+++ AdditionalInformationIndicator	3		[0..1]	string | minLength: 1 maxLength: 35	AddtlInfInd
2.102		++++ MessageNameIdentification	4		[0..1]	string | minLength: 1 maxLength: 35	MsgNmId
2.103		++++ MessageIdentification	4		[0..1]	string | minLength: 1	MsgId

						maxLength: 35	
2.104		+++ AmountDetails	3		[0..1]	TAG	AmtDtls
2.1.0		++++ InstructedAmount	4		[0..1]	TAG	InstdAmt
2.1.1		+++++ Amount	5		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.1.9		++++ TransactionAmount	4		[0..1]	TAG	TxAmt
2.1.10		+++++ Amount	5		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.1.18		++++ CounterValueAmount	4		[0..1]	TAG	CntrValAmt
2.1.19		+++++ Amount	5		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.1.20		+++++ CurrencyExchange	5		[0..1]	TAG	CcyXchg
2.1.21		++++++ SourceCurrency	6		[1..1]	string | pattern: [A-Z]{3,3}	SrcCcy
2.1.22		++++++ TargetCurrency	6		[0..1]	string | pattern: [A-Z]{3,3}	TrgtCcy
2.1.23		++++++ UnitCurrency	6		[0..1]	string | pattern: [A-Z]{3,3}	UnitCcy
2.1.24		++++++ ExchangeRate	6		[1..1]	decimal | fractionDigits: 10 totalDigits: 11	XchgRate
2.1.36		++++ ProprietaryAmount	4		[0..1]	TAG	PrtryAmt
2.1.37		+++++ Type	5		[1..1]	string | minLength: 1 maxLength: 35	Tp
2.1.38		+++++ Amount	5		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.105		+++ Charges	3		[0..n]	TAG	Chrgs
2.107		++++ Amount	4		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.108		++++ CreditDebitIndicator	4		[0..1]	string | enumeration: cfr Message Item Description	CdtDbtInd
2.109		++++ Type	4		[0..1]	TAG	Tp
2.111		+++++ Proprietary	5		[1..1]	string | pattern: [a-zA-Z0-9]{1,4}	Prtry
7.1.0		++++++ Identification	6		[1..1]	string | minLength: 1 maxLength: 35	Id
7.1.1		++++++ Issuer	6		[0..1]	string | minLength: 1 maxLength: 35	Issr
2.112		++++ Rate	4		[0..1]	decimal | fractionDigits: 10 totalDigits: 11	Rate

2.115	++++ Tax	4		[0..1]	TAG	Tax
2.116	+++++ Identification	5		[0..1]	string | minLength: 1 maxLength: 35	Id
2.117	+++++ Rate	5		[0..1]	decimal | fractionDigits: 10 totalDigits: 11	Rate
2.118	+++++ Amount	5		[0..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.135	+++ EntryDetails	3		[0..n]	TAG	NtryDtls
2.136	++++ Batch	4		[0..1]	TAG	Btch
2.137	+++++ MessageIdentification	5		[0..1]	string | minLength: 1 maxLength: 35	MsgId
2.138	+++++ PaymentInformationIdentification	5		[0..1]	string | minLength: 1 maxLength: 35	PmtInfId
2.139	+++++ NumberOfTransactions	5		[0..1]	string | pattern: [0-9]{1,15}	NbOfTxs
2.140	+++++ TotalAmount	5		[0..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	TtlAmt
2.141	+++++ CreditDebitIndicator	5		[0..1]	string | enumeration: cfr Message Item Description	CdtDbtInd
2.142	++++ TransactionDetails	4		[0..n]	TAG	TxDtls
2.143	+++++ References	5		[0..1]	TAG	Refs
2.144	++++++ MessageIdentification	6		[0..1]	string | minLength: 1 maxLength: 35	MsgId
2.145	++++++ AccountServicerReference	6		[0..1]	string | minLength: 1 maxLength: 35	AcctSvcrRef
2.146	++++++ PaymentInformationIdentification	6		[0..1]	string | minLength: 1 maxLength: 35	PmtInfId
2.147	++++++ InstructionIdentification	6		[0..1]	string | minLength: 1 maxLength: 35	InstrId
2.148	++++++ EndToEndIdentification	6		[0..1]	string | minLength: 1 maxLength: 35	EndToEndId
2.149	++++++ TransactionIdentification	6		[0..1]	string | minLength: 1 maxLength: 35	<TxId>
2.150	++++++ MandateIdentification	6		[0..1]	string | minLength: 1 maxLength: 35	MndtId
2.151	++++++ ChequeNumber	6		[0..1]	string | minLength: 1 maxLength: 35	ChqNb
2.156	+++++ AmountDetails	5		[0..1]	TAG	AmtDtls
2.1.0	++++++ InstructedAmount	6		[0..1]	TAG	InstdAmt
2.1.1	+++++++ Amount	7		[1..1]	decimal | minInclusive: 0	Amt

						fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	
2.1.9		++++++ TransactionAmount	6		[0..1]	TAG	TxAmt
2.1.10		+++++++ Amount	7		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.1.18		++++++ CounterValueAmount	6		[0..1]	TAG	CntrValAmt
2.1.19		+++++++ Amount	7		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.1.20		+++++++ CurrencyExchange	7		[0..1]	TAG	CcyXchg
2.1.21		++++++++ SourceCurrency	8		[1..1]	string | pattern: [A-Z]{3,3}	SrcCcy
2.1.22		++++++++ TargetCurrency	8		[0..1]	string | pattern: [A-Z]{3,3}	TrgtCcy
2.1.23		++++++++ UnitCurrency	8		[0..1]	string | pattern: [A-Z]{3,3}	UnitCcy
2.1.24		++++++++ ExchangeRate	8		[1..1]	decimal | fractionDigits: 10 totalDigits: 11	XchgRate
2.1.36		++++++ ProprietaryAmount	6		[0..1]	TAG	PrtryAmt
2.1.37		+++++++ Type	7		[1..1]	string | minLength: 1 maxLength: 35	Tp
2.1.38		+++++++ Amount	7		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.163		+++++ BankTransactionCode	5		[0..1]	TAG	BkTxCd
2.164		++++++ Domain	6		[0..1]	TAG	Domn
2.165		+++++++ Code	7		[1..1]	string | minLength: 1 maxLength: 4	Cd
2.166		+++++++ Family	7		[1..1]	TAG	Fmly
2.167		++++++++ Code	8		[1..1]	string | minLength: 1 maxLength: 4	Cd
2.168		++++++++ SubFamilyCode	8		[1..1]	string | minLength: 1 maxLength: 4	SubFmlyCd
2.169		++++++ Proprietary	6		[0..1]	TAG	Prtry
2.170		+++++++ Code	7		[1..1]	string | minLength: 1 maxLength: 35	Cd
2.171		+++++++ Issuer	7		[0..1]	string | minLength: 1 maxLength: 35	Issr
2.172		+++++ Charges	5		[0..n]	TAG	Chrgs
2.174		++++++ Amount	6		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.175		++++++ CreditDebitIndicator	6		[0..1]	string | enumeration: cfr Message Item Description	CdtDbtInd

2.176		++++++ Type	6		[0..1]	TAG	Tp
2.178		+++++++ Proprietary	7		[1..1]	TAG	Prtry
7.1.0		++++++++ Identification	8		[1..1]	string | minLength: 1 maxLength: 35	Id
7.1.1		++++++++ Issuer	8		[0..1]	string | minLength: 1 maxLength: 35	Issr
2.179		++++++ Rate	6		[0..1]	decimal | fractionDigits: 10 totalDigits: 11	Rate
2.182		++++++ Tax	6		[0..1]	TAG	Tax
2.183		+++++++ Identification	7		[0..1]	string | minLength: 1 maxLength: 35	Id
2.184		+++++++ Rate	7		[0..1]	decimal | fractionDigits: 10 totalDigits: 11	Rate
2.185		+++++++ Amount	7		[0..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.186		+++++ Interest	5		[0..n]	TAG	Intrst
2.187		++++++ Amount	6		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.188		++++++ CreditDebitIndicator	6		[1..1]	string | enumeration: CRDT DBIT	CdtDbtInd
2.189		++++++ Type	6		[0..1]	TAG	Tp
2.191		+++++++ Proprietary	7		[1..1]	string | minLength: 1 maxLength: 35 totalDigits: 11	Prtry
2.192		++++++ Rate	6		[0..n]	TAG	Rate
2.193		+++++++ Type	7		[1..1]	TAG	Tp
2.194		++++++++ Percentage	8	{Or	[1..1]	PercentageRate | fractionDigits: 10	Pctg
2.195		++++++++ Other	8	Or}	[1..1]	string | minLength: 1 maxLength: 35	Othr
2.197		++++++ FromToDate	6		[0..1]	TAG	FrToDt
5.1.0		+++++++ FromDateTime	7		[1..1]	dateTime	FrDtTm
5.1.1		+++++++ ToDateTime	7		[1..1]	dateTime	ToDtTm
2.199		+++++ RelatedParties	5		[0..1]	TAG	RltdPties
2.200		++++++ InitiatingParty	6		[0..1]	TAG	InitgPty
9.1.0		+++++++ Name	7		[0..1]	string | minLength: 1 maxLength: 70	Nm
9.1.1		+++++++ PostalAddress	7		[0..1]	TAG	PstlAdr
9.1.5		++++++++ StreetName	8		[0..1]	string | minLength: 1	StrtNm

						maxLength: 70	
9.1.6		++++++++ BuildingNumber	8		[0..1]	string | minLength: 1 maxLength: 16	BldgNb
9.1.7		++++++++ PostalCode	8		[0..1]	string | minLength: 1 maxLength: 16	PstCd
9.1.8		++++++++ Townname	8		[0..1]	string | minLength: 1 maxLength: 35	TwnNm
9.1.10		++++++++ Country	8		[0..1]	string | pattern: [A-Z]{2,2}	Ctry
9.1.11		++++++++ AddressLine	8		[0..7]	string | minLength: 1 maxLength: 70	AdrLine
2.201		++++++ Debtor	6		[0..1]	TAG	Dbtr
9.1.0		+++++++ Name	7		[0..1]	string | minLength: 1 maxLength: 70	Nm
9.1.1		+++++++ PostalAddress	7		[0..1]	TAG	PstlAdr
9.1.5		+++++++ StreetName	8		[0..1]	string | minLength: 1 maxLength: 70	StrtNm
9.1.6		+++++++ BuildingNumber	8		[0..1]	string | minLength: 1 maxLength: 16	BldgNb
9.1.7		+++++++ PostalCode	8		[0..1]	string | minLength: 1 maxLength: 16	PstCd
9.1.8		+++++++ Townname	8		[0..1]	string | minLength: 1 maxLength: 35	TwnNm
9.1.10		+++++++ Country	8		[0..1]	string | pattern: [A-Z]{2,2}	Ctry
9.1.11		++++++++ AddressLine	8		[0..7]	string | minLength: 1 maxLength: 70	AdrLine
9.1.12		++++++ Identification	7		[0..1]	TAG	Id
9.1.13		+++++++ OrganisationIdentification	8		[1..1]	TAG	OrgId
9.1.14		++++++++ BICOrBEI	9		[0..1]	string | pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BICOrBEI
2.202		++++++ DebtorAccount	6		[0..1]	TAG	DbtrAcct
1.1.0		++++++ Identification	7		[1..1]	TAG	Id
1.1.1		++++++++ IBAN	8	{Or	[1..1]	string | pattern: [a-zA-Z]{2,2}[0-9]{2,2}[a- zA-Z0- 9]{1,30}	IBAN
1.1.2		++++++++ Other	8	Or}	[1..1]	TAG	Othr
1.1.3		+++++++++ Identification	9		[1..1]	Max34Text	Id
1.1.7		+++++++++ Issuer	8		[0..1]	Max35Text	Issr
2.203		++++++ UltimateDebtor	6		[0..1]	TAG	UltmtDbtr
9.1.0		+++++++ Name	7		[0..1]	string | minLength: 1	Nm

						maxLength: 70	
9.1.1		+++++++ PostalAddress	7		[0..1]	TAG	PstlAdr
9.1.5		+++++++ StreetName	8		[0..1]	string | minLength: 1 maxLength: 70	StrtNm
9.1.6		+++++++ BuildingNumber	8		[0..1]	string | minLength: 1 maxLength: 16	BldgNb
9.1.7		+++++++ PostalCode	8		[0..1]	string | minLength: 1 maxLength: 16	PstCd
9.1.8		+++++++ Townname	8		[0..1]	string | minLength: 1 maxLength: 35	TwnNm
9.1.10		+++++++ Country	8		[0..1]	string | pattern: [A-Z]{2,2}	Ctry
9.1.11		++++++++ AddressLine	8		[0..7]	string | minLength: 1 maxLength: 70	AdrLine
2.204		++++++ Creditor	6		[0..1]	TAG	Cdtr
9.1.0		+++++++ Name	7		[0..1]	string | minLength: 1 maxLength: 70	Nm
9.1.1		+++++++ PostalAddress	7		[0..1]	TAG	PstlAdr
9.1.5		+++++++ StreetName	8		[0..1]	string | minLength: 1 maxLength: 70	StrtNm
9.1.6		+++++++ BuildingNumber	8		[0..1]	string | minLength: 1 maxLength: 16	BldgNb
9.1.7		+++++++ PostalCode	8		[0..1]	string | minLength: 1 maxLength: 16	PstCd
9.1.8		+++++++ Townname	8		[0..1]	string | minLength: 1 maxLength: 35	TwnNm
9.1.10		+++++++ Country	8		[0..1]	string | pattern: [A-Z]{2,2}	Ctry
9.1.11		++++++++ AddressLine	8		[0..7]	string | minLength: 1 maxLength: 70	AdrLine
9.1.12		++++++ Identification	7		[0..1]	TAG	Id
9.1.13		+++++++ OrganisationIdentification	8		[1..1]	TAG	OrgId
9.1.14		++++++++ BICOrBEI	9		[0..1]	string | pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BICOrBEI
9.1.15		+++++++++ Other	9		[0..n]	TAG	Othr
9.1.16		++++++++++ Identification	10		[1..1]	string | minLength: 1 maxLength: 35	Id
2.205		++++++ CreditorAccount	6		[0..1]	TAG	CdtrAcct
1.1.0		++++++ Identification	7		[1..1]	TAG	Id
1.1.1		++++++++ IBAN	8	{Or	[1..1]	string | pattern: [a-zA-Z]{2,2}[0-9]{2,2}[a- zA-Z0-9]{1,30}	IBAN

1.1.2		++++++++ Other	8	Or}	[1..1]	TAG	Othr
1.1.3		+++++++++ Identification	9		[1..1]	Max34Text	Id
1.1.7		+++++++++ Issuer	8		[0..1]	Max35Text	Issr
2.206		++++++ UltimateCreditor	6		[0..1]	TAG	UltmtCdtr
9.1.0		+++++++ Name	7		[0..1]	string | minLength: 1 maxLength: 70	Nm
9.1.1		+++++++ PostalAddress	7		[0..1]	TAG	PstlAdr
9.1.5		+++++++ StreetName	8		[0..1]	string | minLength: 1 maxLength: 70	StrtNm
9.1.6		+++++++ BuildingNumber	8		[0..1]	string | minLength: 1 maxLength: 16	BldgNb
9.1.7		+++++++ PostalCode	8		[0..1]	string | minLength: 1 maxLength: 16	PstCd
9.1.8		+++++++ Townname	8		[0..1]	string | minLength: 1 maxLength: 35	TwnNm
9.1.10		+++++++ Country	8		[0..1]	string | pattern: [A-Z]{2,2}	Ctry
9.1.11		++++++++ AddressLine	8		[0..7]	string | minLength: 1 maxLength: 70	AdrLine
2.211		+++++ RelatedAgents	5		[0..1]	TAG	RltdAgts
2.212		++++++ DebtorAgent	6		[0..1]	TAG	DbtrAgt
6.1.0		+++++++ FinancialInstitutionIdentification	7		[1..1]	TAG	FinInstnId
6.1.1		++++++++ BIC	8		[0..1]	string | pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC
2.213		++++++ CreditorAgent	6		[0..1]	TAG	\<CdtrAgt\>
6.1.0		+++++++ FinancialInstitutionIdentification	7		[1..1]	TAG	FinInstnId
6.1.1		++++++++ BIC	8		[0..1]	string | pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC
2.224		+++++ Purpose	5		[0..1]	TAG	Purp
2.225		++++++ Code	6		[1..1]	string | minLength: 1 maxLength: 4	Cd
2.234		+++++ RemittanceInformation	5		[0..1]	TAG	RmtInf
2.235		++++++ Unstructured	6		[0..n]	string | minLength: 1 maxLength: 140	Ustrd
2.236		++++++ Structured	6		[0..n]	TAG	Strd
2.256		+++++++ CreditorReferenceInformation	7		[0..1]	TAG	CdtrRefInf
2.257		++++++++ Type	8		[0..1]	TAG	Tp
2.258		+++++++++ CodeOrProprietary	9		[1..1]	TAG	CdOrPrtry

2.259		+++++++++ Code	10		[1..1]	string | enumeration cfr Message Item Description	Cd
2.261		+++++++++ Issuer	9		[0..1]	string | minLength: 1 maxLength: 35	Issr
2.262		++++++++ Reference	8		[0..1]	string | minLength: 1 maxLength: 35	Ref
2.266		+++++ RelatedDates	5		[0..1]	TAG	RltdDts
2.267		+++++ AcceptanceDateTime	6		[0..1]	dateTime	AccptncDtTm
2.292		+++++ Tax	5		[0..1]	TAG	Tax
13.1.15		++++++ TotalTaxAmount	6		[0..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	TtlTaxAmt
13.1.18		++++++ Record	6		[0..n]	TAG	Rcrd
13.1.19		+++++++ Type	7		[0..1]	string | minLength: 1 maxLength: 35	Tp
13.1.31		+++++++ TaxAmount	7		[0..1]		TaxAmt
13.1.32		++++++++ Rate	8		[0..1]	decimal | fractionDigits: 10 totalDigits: 11	Rate
13.1.33		++++++++ TaxableBaseAmount	8		[0..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	TaxblBaseAmt
13.1.34		++++++++ TotalAmount	8		[0..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	TtlAmt
2.293		+++++ ReturnInformation	5		[0..1]	TAG	RtrInf
2.294		++++++ OriginalBankTransactionCode	6		[0..1]	TAG	OrgnlBkTxCd
2.295		+++++++ Domain	7		[0..1]	TAG	Domn
2.296		++++++++ Code	8		[1..1]	string | minLength: 1 maxLength: 4	Cd
2.297		++++++++ Family	8		[1..1]	TAG	Fmly
2.298		+++++++++ Code	9		[1..1]	string | minLength: 1 maxLength: 4	Cd
2.299		+++++++++ SubFamilyCode	9		[1..1]	string | minLength: 1 maxLength: 4	SubFmlyCd
2.300		++++++ Proprietary	7		[0..1]	TAG	Prtry
2.301		+++++++ Code	8		[1..1]	string | minLength: 1 maxLength: 35	Cd
2.302		+++++++ Issuer	8		[0..1]	string | minLength: 1 maxLength: 35	Issr
2.303		++++++ Originator	6		[0..1]	TAG	Orgtr
9.1.0		+++++++ Name	7		[0..1]	string | minLength: 1	Nm

Index		Long Name	L.	Or	Pres.	Rule	Tag Name
						maxLength: 70	
2.304		++++++ Reason	6		[0..1]	TAG	Rsn
2.305		++++++ Code	7		[1..1]	string | enumeration cfr Message Item Description	Cd
2.307		++++++ AdditionalInformation	6		[0..n]	string | minLength: 1 maxLength: 105	AddtlInf
2.313		+++++ AdditionalTransactionInformation	5		[0..1]	string | minLength: 1 maxLength: 500	AddtlTxInf
2.314		+++ AdditionalEntryInformation	3		[0..1]	string | minLength: 1 maxLength: 500	AddtlNtryInf
2.315		++ AdditionalStatementInformation	2		[0..1]	string | minLength: 1 maxLength: 500	AddtlStmtInf

II.   Message description - high-level

Index		Long Name	L.	Or	Pres.	Rule	Tag Name
1.0		**+ GroupHeader**	**1**		**[1..1]**	**TAG**	**GrpHdr**
1.1		++ MessageIdentification	2		[1..1]	string | minLength: 1 maxLength: 35	MsgId
1.2		++ CreationDateTime	2		[1..1]	dateTime	CreDtTm
1.3		++ MessageRecipient	2		[0..1]	TAG	MsgRcpt
1.4		++ MessagePagination	2		[0..1]	TAG	MsgPgntn
1.5		++ AdditionalInformation	2		[0..1]	string | minLength: 1 maxLength: 500	AddtlInf
2.0		**+ Statement**	**1**		**[1..n]**	**TAG**	**Stmt**
2.1		++ Identification	2		[1..1]	string | minLength: 1 maxLength: 35	Id
2.2		++ ElectronicSequenceNumber	2		[0..1]	decimal | fractionDigits: 0 totalDigits: 18	ElctrncSeqNb
2.3		++ LegalSequenceNumber	2		[0..1]	decimal | fractionDigits: 0 totalDigits: 18	LglSeqNb
2.4		++ CreationDateTime	2		[1..1]	dateTime	CreDtTm
2.5		++ FromToDate	2		[0..1]	TAG	FrToDt
2.6		++ CopyDuplicateIndicator	2		[0..1]	string | enumeration: CODU COPYDUPL	CpyDplctInd
2.10		++ Account	2		[1..1]	TAG	Acct
2.11		++ RelatedAccount	2		[0..1]	TAG	RltdAcct
2.23		++ Balance	2		[1..n]	TAG	Bal

2.43		++ TransactionsSummary	2		[0..1]	TAG	TxsSummry
2.76		++ Entry	2		[0..n]	TAG	Ntry
2.77		+++ EntryReference	3		[0..1]	string | minLength: 1 maxLength: 35	NtryRef
2.78		+++ Amount	3		[1..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	Amt
2.79		+++ CreditDebitIndicator	3		[1..1]	string | enumeration: cfr Message ItemDescription	CdtDbtInd
2.80		+++ ReversalIndicator	3		[0..1]	boolean	RvslInd
2.81		+++ Status	3		[1..1]	string | enumeration: BOOK	Sts
2.82		+++ BookingDate	3		[0..1]	TAG	BookgDt
2.83		+++ ValueDate	3		[0..1]	TAG	ValDt
2.84		+++ AccountServicerReference	3		[0..1]	string | minLength: 1 maxLength: 35	AcctSvcrRef
2.91		+++ BankTransactionCode	3		[1..1]	TAG	BkTxCd
2.101		+++ AdditionalInformationIndicator	3		[0..1]	string | minLength: 1 maxLength: 35	AddtlInfInd
2.104		+++ AmountDetails	3		[0..1]	TAG	AmtDtls
2.105		+++ Charges	3		[0..n]	TAG	Chrgs
2.135		+++ EntryDetails	3		[0..n]	TAG	NtryDtls
2.136		++++ Batch	4		[0..1]	TAG	Btch
2.137		+++++ MessageIdentification	5		[0..1]	string | minLength: 1 maxLength: 35	MsgId
2.138		+++++ PaymentInformationIdentification	5		[0..1]	string | minLength: 1 maxLength: 35	PmtInfId
2.139		+++++ NumberOfTransactions	5		[0..1]	string | pattern: [0-9]{1,15}	NbOfTxs
2.140		+++++ TotalAmount	5		[0..1]	decimal | minInclusive: 0 fractionDigits: 5 totalDigits: 18 Attribute | Ccy: required	TtlAmt
2.141		+++++ CreditDebitIndicator	5		[0..1]	string | enumeration: cfr Message Item Description	CdtDbtInd
2.142		++++ TransactionDetails	4		[0..n]	TAG	TxDtls
2.143		+++++ References	5		[0..1]	TAG	Refs
2.156		+++++ AmountDetails	5		[0..1]	TAG	AmtDtls
2.163		+++++ BankTransactionCode	5		[0..1]	TAG	BkTxCd
2.172		+++++ Charges	5		[0..n]	TAG	Chrgs

| 2.186	+++++ Interest	5	[0..n]	TAG	Intrst
2.199	+++++ RelatedParties	5	[0..1]	TAG	RltdPties
2.211	+++++ RelatedAgents	5	[0..1]	TAG	RltdAgts
2.224	+++++ Purpose	5	[0..1]	TAG	Purp
2.234	+++++ RemittanceInformation	5	[0..1]	TAG	RmtInf
2.266	+++++ RelatedDates	5	[0..1]	TAG	RltdDts
2.292	+++++ Tax	5	[0..1]	TAG	Tax
2.293	+++++ ReturnInformation	5	[0..1]	TAG	RtrInf
2.313	+++++ AdditionalTransactionInformation	5	[0..1]	string | minLength: 1 maxLength: 500	AddtlTxInf
2.314	+++ AdditionalEntryInformation	3	[0..1]	string | minLength: 1 maxLength: 500	AddtlNtryInf
2.315	++ AdditionalStatementInformation	2	[0..1]	string | minLength: 1 maxLength: 500	AddtlStmtInf

C. Message Item Description
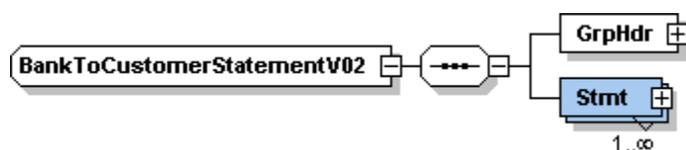
i. 1.0 GroupHeader
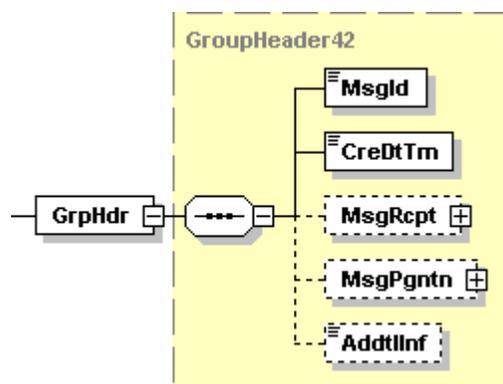
Presence: [1..1]

Definition: Common information for the message.

Type: The **GroupHeader** block is composed of the following **GroupHeader42** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.1		MessageIdentification	<MsgId>	[1..1]	Text
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime
1.3		MessageRecipient	<MsgRcpt>	[0..1]	±
1.4		MessagePagination	<MsgPgntn>	[0..1]	±
1.5		AdditionalInformation	<AddtlInf>	[0..1]	Text

ii. 1.0 MessageIdentification < MsgId>

Presence: [1..1]

Definition: Point to point reference assigned by the account servicing institution and sent to theaccount owner to unambiguously identify the message.

Usage: The account servicing institution has to make sure that 'MessageIdentification' isunique per instructed party for a pre-agreed period.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

iii.   1.2 CreationDateTime <CreDtTm>

Presence: [1..1]
Definition: Date and time at which the message was created.
Data Type: ISODateTime

iv.   1.3 MessageRecipient <MsgRcpt>
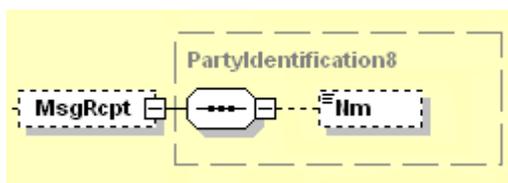
Presence: [0..1]
Definition: Party authorised by the account owner to receive information about movements
                   onthe account.
Usage: MessageRecipient should only be identified when different from the account
                   owner.
Type: This message item is composed of the following **PartyIdentification32** element(s):

v.   9.1.0 Name <Nm>

Presence: [0..1]
Definition: Name by which a party is known and which is usually used to identify that party.
Data Type: Max140Text
Format: maxLength: 140
                   minLength: 1

vi.   1.4 MessagePagination <MsgPgntn>
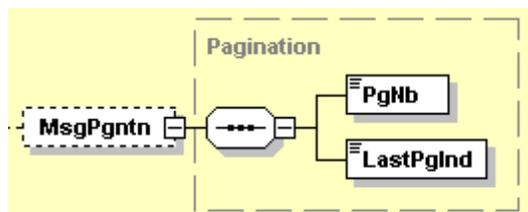
Presence: [0..1]
Definition: Pagination of the message.
Usage: The pagination of the message is only allowed <u>when agreed between the parties</u>.
Type: This message item is composed of the following **Pagination** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
8.2.0		PageNumber	<PgNb>	[1..1]	Text
8.2.1		LastPageIndicator	<LastPgInd>	[1..1]	Indicator

Additional <u>Info</u>:

depending on the volume of information to be forwarded, it will be possible to splitup the message.

1.   if there is no separation (one single file), item 8.2.0 always must be completed by «1» and item 8.2.1 by «TRUE».

2.   if there is separation, item 8.2.0 always must be completed by a pagenumber and item 8.2.1 by «FALSE»,   except for the last page, where item 8.2.1 is «TRUE». In that case, the intermediary balances will be reported under item 2.27 <Prtry>.

By default in Luxembourg, option 1. will be applied.

vii.   8.2.0 PageNumber <PgNb>
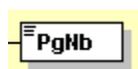
Presence: [1..1]
Definition: Page number.

Data Type: Max5NumericText

Format: [0-9]{1,5}

viii.   8.2.1 LastPageIndicator <LastPgInd>

Presence: [1..1]

Definition: Indicates the last page.

Data Type: One of the following **YesNoIndicator** values must be used:

MeaningWhenTrue: Yes

MeaningWhenFalse: No

ix.   1.5 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the message.

Data Type: Max500Text

Format: maxLength: 500

                  minLength: 1

x. 2.0 Statement
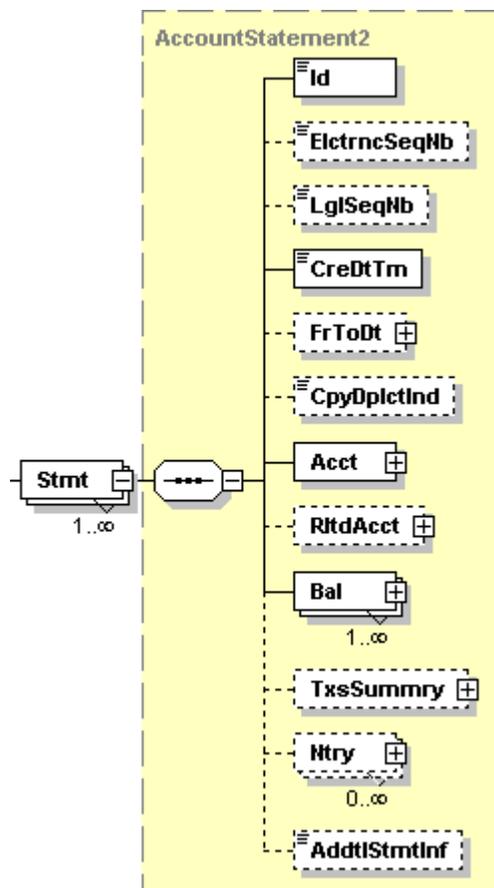
Presence: [1..n]
Definition: Reports on booked entries and balances for a cash account.
Type: The Statement block is composed of the following **AccountStatement1** element(s):

xi. 2.1 Identification
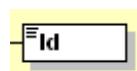
Presence: [1..1]
Definition: Unique identification, as assigned by the account servicer, to unambiguously
                   identifythe account statement.
Data Type: Max35Text
Format: maxLength: 35

minLength: 1

xii. 2.2 ElectronicSequenceNumber <ElctrncSeqNb>

Presence: [0..1]
Definition: Sequential number of the statement, as assigned by the account servicer.
Usage: The sequential number is increased incrementally for each statement sent electronically.
Data Type: Number
Format: fractionDigits: 0
                     totalDigits: 18

xiii. 2.3 LegalSequenceNumber <LglSeqNb>

Presence: [0..1]
Definition: Legal sequential number of the statement, as assigned by the account servicer. It is increased incrementally for each statement sent.
Usage: Where a paper statement is a legal requirement, it may have a number differentfrom the electronic sequential number. Paper statements could for instance only be sent if movement on the account has taken place, whereas electronic statements could be sent at the end of each reporting period, regardless of whether movements have taken place or not.
Data Type: Number
Format: fractionDigits: 0
                     totalDigits: 18

If not used, then field 2.2 has to be used

## xiv. 2.4 CreationDateTime <CreDtTm>

Presence: [1..1]
Definition: Date and time at which the message was created.
**Data Type**:   ISODateTime

xv.   2.5 FromToDate <FrToDt>
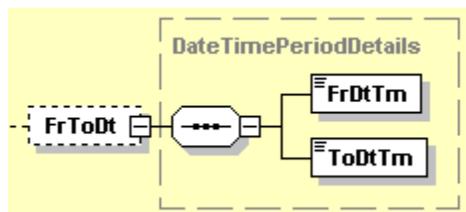
Presence: [0..1]
Definition: Range of time between the start date and the end date for which the accountstatement is issued.
Type: This message item is composed of the following **DateTimePeriodDetails** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
5.1.0		FromDateTime	<FrDtTm>	[1..1]	DateTime
5.1.1		ToDateTime	<ToDtTm>	[1..1]	DateTime

xvi.   5.1.0 FromDateTime <FrDtTm>

Presence: [1..1]
Definition: Date and time at which the range starts.
Data Type: ISODateTime

xvii.   5.1.1 ToDateTime <ToDtTm>

Presence: [1..1]

Definition: Date and time at which the range ends.
Data Type: ISODateTime

2.6 CopyDuplicateIndicator <CpyDplctInd>
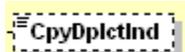
Presence: [0..1]
Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.
Usage: This field is not used in Luxembourg
Data Type: Code

When this message item is present, only the following **CopyDuplicate1Code** value must be used:

Code	Name	Definition
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

xix. 2.10 Account <Acct>
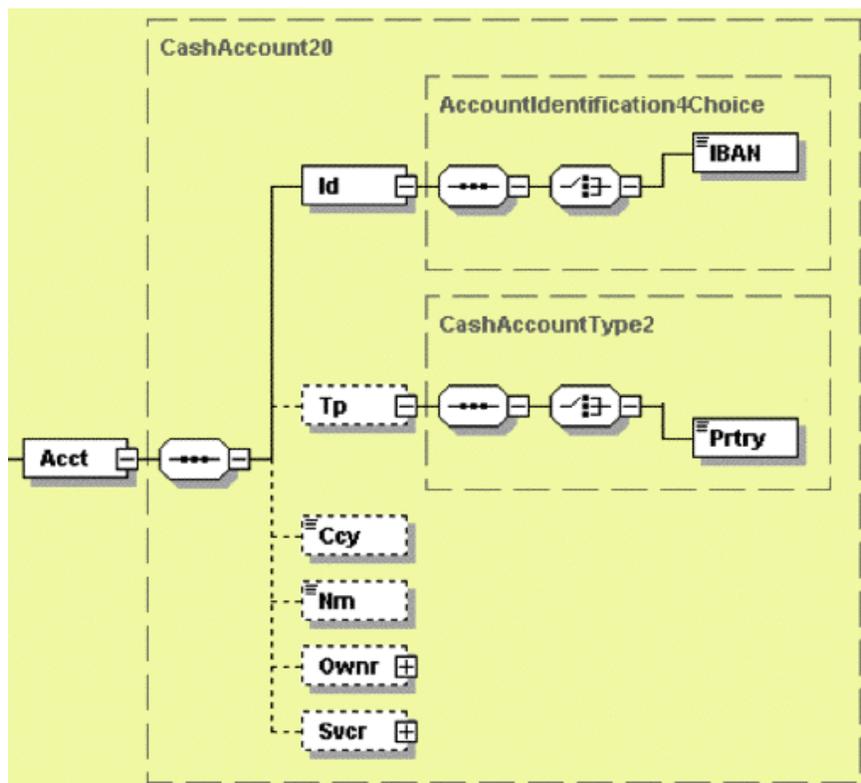
Presence: [1..1]

Definition: Unambiguous identification of the account to which credit and debit entries aremade.

Type: This message item is composed of the following **CashAccount20** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Identification	<Id>	[1..1]	
	Type	<Tp>	[0..1]	
	Currency	<Ccy>	[0..1]	Code
	Name	<Nm>	[0..1]	Text
	Owner	<Ownr>	[0..1]	
	Servicer	<Svcr>	[0..1]	

xx.   1.2.0 Identification <Id>
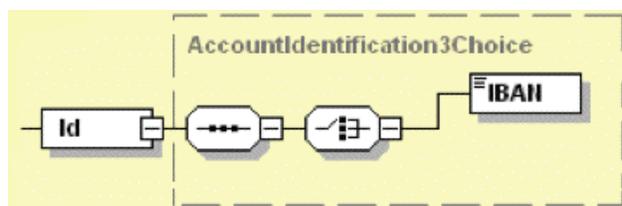
Presence: [1..1]

Definition: Unique and unambiguous identification of the account between the account ownerand the account servicer.

Type: This message item is composed of one of the following **AccountIdentification3Choice**   element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.2.1		IBAN	<IBAN>	[1..1]	Identifier

xxi.   1.2.1 IBAN <IBAN>

Presence: [1..1]

This message item is part of choice 1.1 AccountIdentification3Choice.

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 standardISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Data Type: IBANIdentifier

Format: [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rule(s):   For Luxembourg banks, IBAN format (ISO 13616) must always be used.

xxii.   1.2.8 Type <Tp>
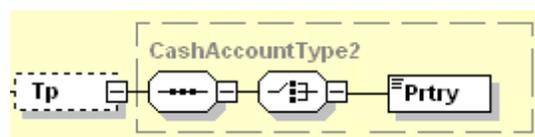
Presence: [0..1]

Definition: Nature, or use, of the account.

Type: This message item is composed of one of the following **CashAccountType2** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.2.10		Proprietary	<Prtry>	[1..1]	Text

xxiii.   1.2.10 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice **1.2.8** Type.

Definition: Proprietary nature or use of the account.

Data Type: Max35Text

Format: maxLength: 35

               minLength: 1

xxiv.   1.2.11 Currency <Ccy>
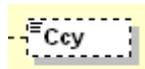
Presence: [0..1]
Definition: Identification of the currency in which the account is held.
Data Type: ActiveOrHistoricCurrencyCode
Format: [A-Z]{3,3}
Rule(s):   ActiveOrHistoricCurrency
The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered 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.

Additional Info: Banks active in Multiline will always used this field.

xxv.   1.2.12 Name <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 ofthe 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.
Data Type: Max70Text
Format: maxLength: 70
                     minLength: 1

xxvi.   1.2.13 Owner <Ownr>
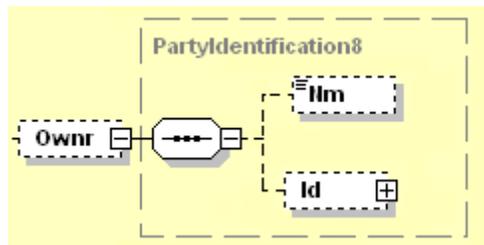
Presence: [0..1]
Definition: Party that legally owns the account.
Type: This message item is composed of the following **PartyIdentification8** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.2.14		Name	<Nm>	[0..1]	Text
1.2.26		Identification	<Id>	[0..1]	

xxvii.   1.2.14 Name <Nm>

Presence: [0..1]
Definition: Name by which a party is known and which is usually used to identify that party.
Data Type: Max70Text
Format: maxLength: 140
                     minLength: 1

xxviii. 1.2.26 Identification <Id>
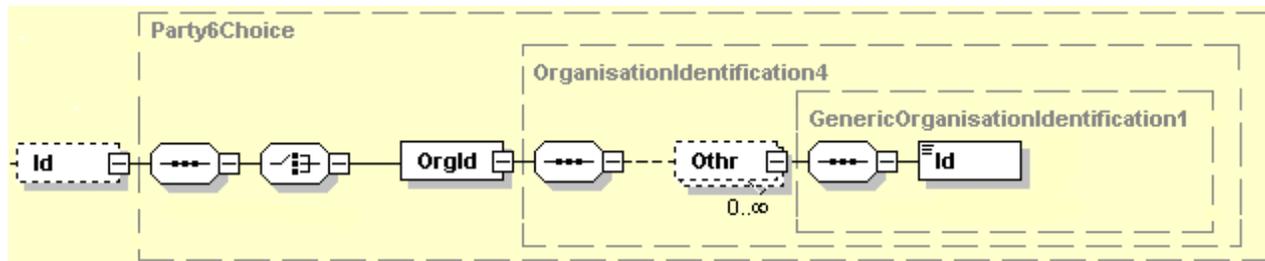
Presence: [0..1]
Definition: Unique and unambiguous way of identifying an organisation or an individual person.
Type: This message item is composed of one of the following **Party6Choice** element(s):

xxix. 1.2.27 OrganisationIdentification <OrgId>

Presence: [1..1]
This message item is part of choice **1.2.26 Identification**.
Definition: Unique and unambiguous way to identify an organisation.
Type: This message item is composed of the following **OrganisationIdentification4** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.2.29		Other	<Othr>	[0..n]	

xxx. 1.2.29 Other <Othr>

Presence: [0..n]
Definition: Unique identification of an organisation, as assigned by an institution, using anidentification scheme.
Type: This message item is composed of the following **GenericOrganisationIdentification1**

element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.2.30		Identification	<Id>	[1..1]	Text

xxxi.   1.2.30 Identification <Id>
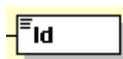
Presence: [1..1]
Definition: Identification assigned by an institution.
Data Type: Max35Text
Format: maxLength: 35
               minLength: 1

xxxii.   1.2.56 Servicer <Svcr>

Presence: [0..1]
Definition: Party that manages the account on behalf of the account owner: party that manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.
Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification4** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.2.57		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	

xxxiii. 1.2.57 FinancialInstitutionIdentification <FinInstnId>
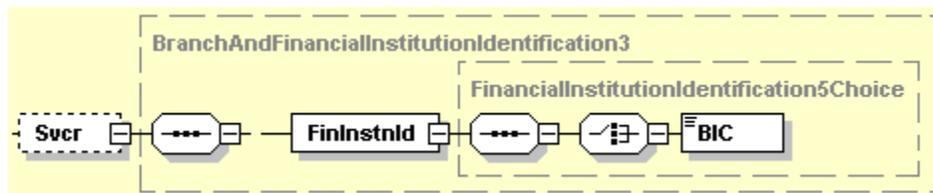
Presence: [1..1]

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

Type: This message item is composed of the following **FinancialInstitutionIdentification7** element(s)

xxxiv. 1.2.58 BIC <BIC>

Presence: [0..1]

Definition: Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

Data Type: BICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule(s): BIC

Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) oreleven (11) contiguous characters comprising the first three or all four of the following components:BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

xxxv. 2.11 RelatedAccount <RltdAcct>
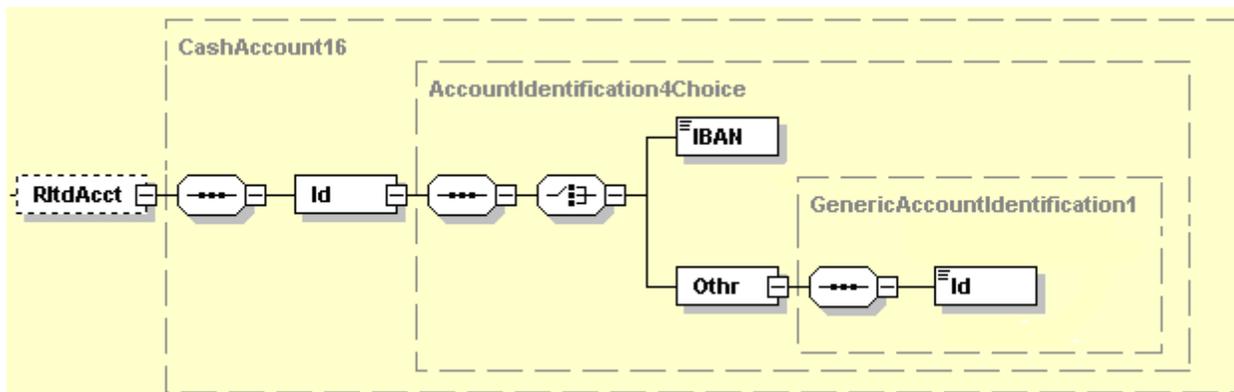
Presence: [0..1]

Definition: Identifies the parent account of the account for which the statement has beenissued.

Type: This message item is composed of the following **CashAccount16** element(s):

xxxvi. Identification <Id>

Presence: [1..1]

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

Type: This message item is composed of one of the following **AccountIdentification4Choice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.1.1	{Or	IBAN	<IBAN>	[1..1]	Identifier
1.1.2	Or}	Other	<Othr>	[1..1]	

xxxvii.   1.1.1 IBAN <IBAN>

IBAN

Presence: [1..1]

This message item is part of choice **1.1.0 Identification**.

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 standardISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Data Type: IBAN2007Identifier
Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
Rule(s):   IBAN

xxxviii.   1.1.2 Other <Othr>

Othr

Presence: [1..1]

This message item is part of choice **1.1.0 Identification**.

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

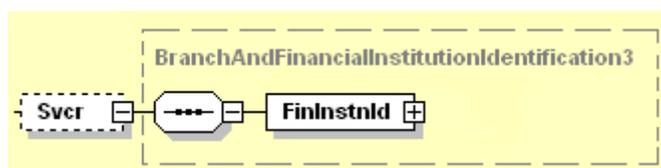**Type**:   This message item is composed of the following **GenericAccountIdentification1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.1.3		Identification	<Id>	[1..1]	Text

xxxix.   1.1.3 Identification <Id>
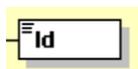
Id

Presence: [1..1]
Definition: Identification assigned by an institution.
Data Type: Max34Text

**Format**:   maxLength: 34
                     minLength: 1

xl.   2.23 Balance <Bal>
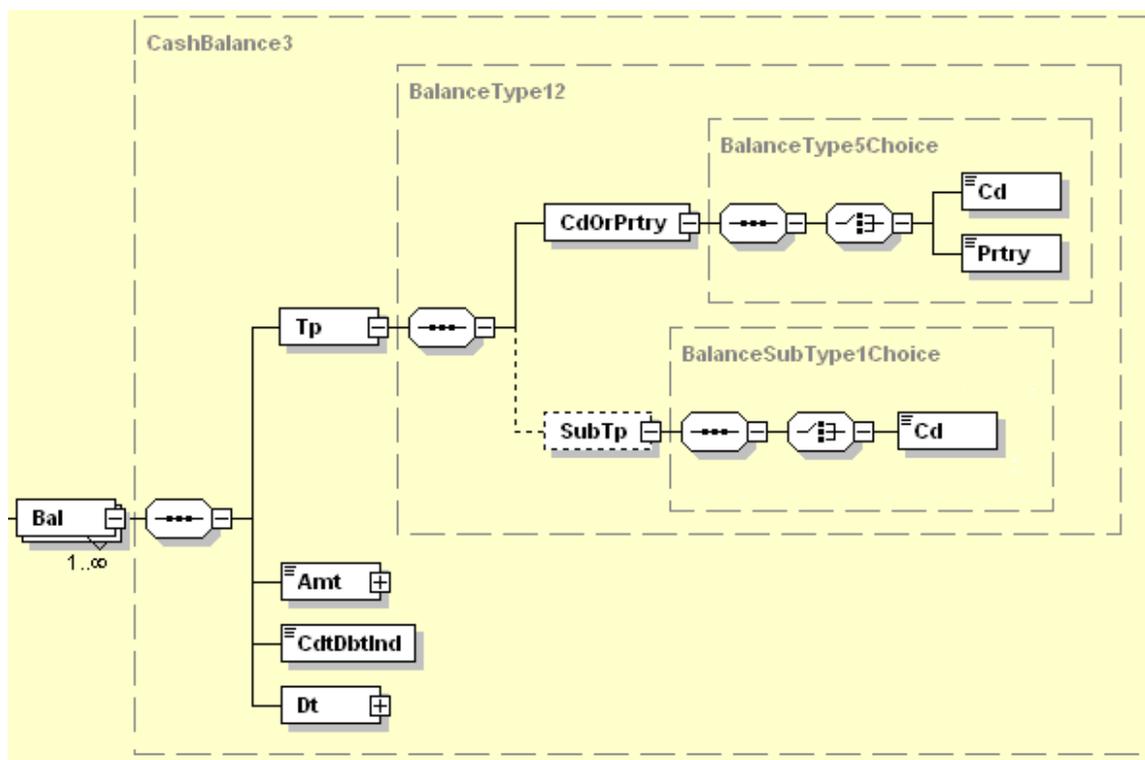
Presence: [1..n]
Definition: Set of elements defining the balance(s).
Type: This message item is composed of the following **CashBalance3** element(s):
Rule(s):   AvailabilityAndTypeRule

Index	Or	Message Item	\<XML Tag>	Mult.	Represent./ Type
2.24		Type	\<Tp>	[1..1]	
2.34		Amount	\<Amt>	[1..1]	Amount
2.35		CreditDebitIndicator	\<CdtDbtInd>	[1..1]	Code
2.36		Date	\<Dt>	[1..1]	±

xli.   2.24 Type \<Tp>
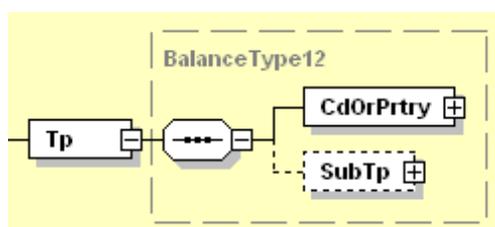
Presence: [1..1]
Definition: Specifies the nature of a balance, eg, opening booked balance.
Type: This message item is composed of one of the following **BalanceType12Choice** element(s):

Index	Or	Message Item	\<XML Tag>	Mult.	Represent./ Type
2.25		CodeOrProprietary	\<CdOrPrtry>	[1..1]	
2.28		SubType	\<SubTp>	[0..1]	

xlii.   2.25 CodeOrProprietary \<CdOrPrtry>

Presence: [1..1]
Definition: Coded or proprietary format balance type.
Type: This message item is composed of one of the following **BalanceType5Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.26	{Or	Code	<Cd>	[1..1]	Code
2.27	Or}	Proprietary	<Prtry>	[1..1]	Text

xliii.   2.26 Code <Cd>
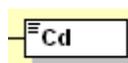
Presence: [1..1]
This message item is part of choice 2.25 CodeOrProprietary.
Definition: Balance type, in a coded form.
Data Type: Code
One of the following BalanceType12Code values must be used:

CLBC	ClosingBooked	
	Balance of account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.	
OPBD	OpeningBooked	
	Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.	
CLAV	ClosingAvailable	
	Closing balance of amount of money that is at the disposal of the account owner on the date	

Additional info:

Some other codes (see list of BalanceType12Code) may be used with a pre-agreement between parties.

xliv.   2.27 Proprietary <Prtry>

Presence: [1..1]
This message item is part of choice **2.25 CodeOrProprietary**.
Definition: Balance type, in a proprietary form.
Data Type: Max35Text
Format: maxLength: 35
                     minLength: 1

xlv.   2.28 SubType <SubTp>

Presence: [0..1]
Definition: Specifies the balance sub-type.
Type: This message item is composed of one of the following **BalanceSubType1Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.29		Code	<Cd>	[1..1]	Code

Additional info:

This field will not be used.

xlvi.   2.29 Code <Cd>

Presence: [1..1]

This message item is part of choice **2.28 SubType**.

Definition: Specifies the code for the type of a balance, eg, opening booked balance.

Data Type: ExternalBalanceSubType1Code

Format: maxLength: 4
                   minLength: 1

xlvii.   2.24 Amount <Amt>
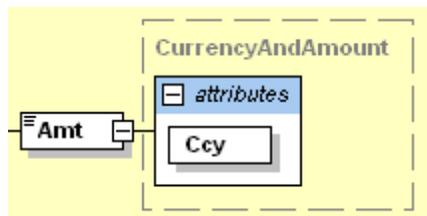
Presence: [1..1]

Definition: Amount of money of the cash balance.

Data Type: **A   ctiveOrHistoricCurrencyAndAmount**

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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

xlviii.   2.35 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]
Definition: Indicates whether the balance is a credit or a debit balance. A zero balance isconsidered to be a credit balance
Data Type: Code

One of the following **CreditDebitCode** values must be used:

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

xlix.   2.36 Date <Dt>
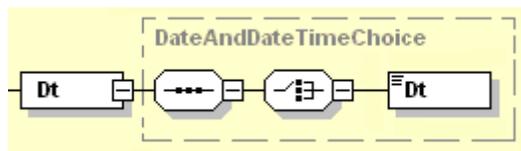
Presence: [1..1]
Definition: Specifies the date (and time) of the balance.
Type: This message item is composed of one of the following **DateAndDateTimeChoice** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
4.1.0		Date	<Dt>	[1..1]	DateTime

l. 4.1.10 Date <Dt>

Presence: [1..1]
This message item is part of choice **4.1 DateAndDateTimeChoice**.
Definition: Specified date.
Data Type: ISODate

li. 2.43 TransactionsSummary <TxsSummry>
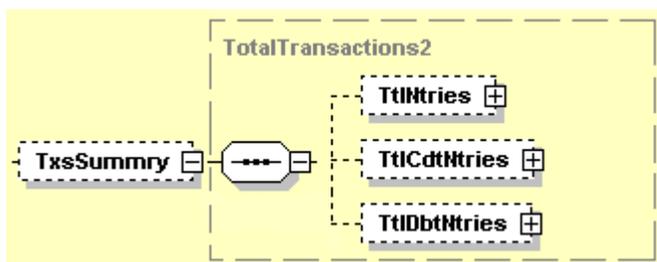
Presence: [0..1]
Definition: Set of element providing summary information on entries.
Type: This message item is composed of the following **TotalTransactions1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.44		TotalEntries	<TtlNtries>	[0..1]	
2.49		TotalCreditEntries	<TtlCdtNtries>	[0..1]	
2.52		TotalDebitEntries	<TtlDbtNtries>	[0..1]	

lii. 2.44 TotalEntries <TtlNtries>
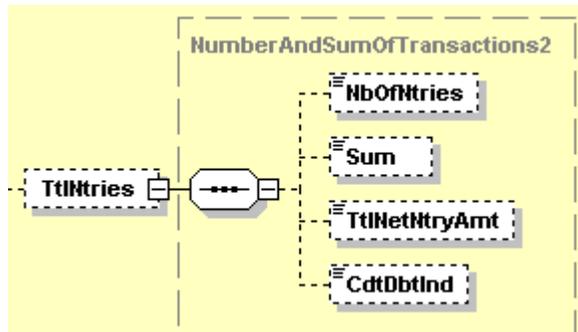
Presence: [0..1]
Definition: Specifies the total number and sum of debit and credit entries.
Type: This message item is composed of the following
                   NumberAndSumOfTransactions2   element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.45		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.46		Sum	<Sum>	[0..1]	Quantity
2.47		TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	Quantity
2.48		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code

liii. 2.45 NumberOfEntries <NbOfNtries>

Presence: [0..1]
Definition: Number of individual entries included in the report.
Data Type: Max15NumericText
Format: [0-9]{1,15}

liv. 2.46 Sum <Sum>

Presence: [0..1]

Definition: Total of all individual entries included in the report.
Data Type: DecimalNumber
Format: fractionDigits: 17
                       totalDigits: 18

lv.   2.47 TotalNetEntryAmount <TtlNetNtryAmt>
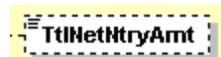
Presence: [0..1]
Definition: Resulting amount of the netted amounts for all debit and credit entries.
Data Type: DecimalNumber
Format: fractionDigits: 17
                       totalDigits: 18

lvi.   2.48 CreditDebitIndicator <CdtDbtInd>
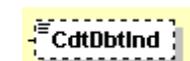
Presence: [0..1]
Definition: Indicates whether the total net entry amount is a credit or a debit amount.
Data Type: Code
When this message item is present, one of the following **CreditDebitCode** values must be used:

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

lvii.   2.49 TotalCreditEntries <TtlCdtNtries>
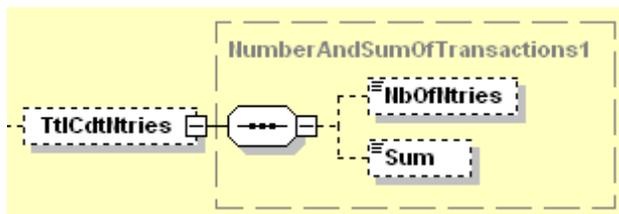
Presence: [0..1]
Definition: Indicates the total number and sum of credit entries.

Type: This message item is composed of the following
NumberAndSumOfTransactions1 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.51		NumberOfEntries	<NbOfNtries>	[0..1]	Text
2.52		Sum	<Sum>	[0..1]	Quantity

lviii.   2.50 NumberOfEntries <NbOfNtries>
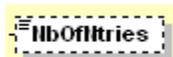
Presence: [0..1]
Definition: Number of individual entries included in the report.
Data Type: Max15NumericText
Format: [0-9]{1,15}

lix.   2.51 Sum <Sum>
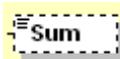
Presence: [0..1]
Definition: Total of all individual entries included in the report.
Data Type: DecimalNumber
Format: fractionDigits: 17
                  totalDigits: 18

lx.   2.52 TotalDebitEntries <TtlDbtNtries>
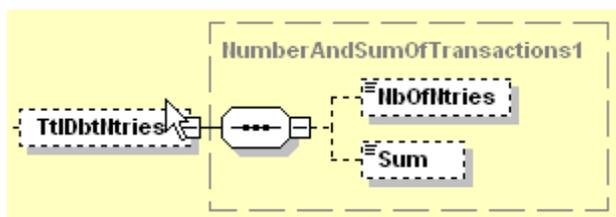
Presence: [0..1]
Definition: Indicates the total number and sum of debit entries.
Type: This message item is composed of the following
NumberAndSumOfTransactions1 element(s):

Index	Or	Message Item	\<XML Tag\>	Mult.	Represent./ Type
2.54		NumberOfEntries	\<NbOfNtries\>	[0..1]	Text
2.55		Sum	\<Sum\>	[0..1]	Quantity

lxi. 2.53 NumberOfEntries \<NbOfNtries\>
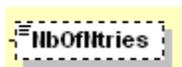
Presence: [0..1]
Definition: Number of individual entries included in the report.
Data Type: Max15NumericText
Format: [0-9]{1,15}

lxii. 2.54 Sum \<Sum\>

Presence: [0..1]
Definition: Total of all individual entries included in the report.
Data Type: DecimalNumber
Format: fractionDigits:17

                    totalDigits: 18

lxiii. 2.76 Entry <Ntry>
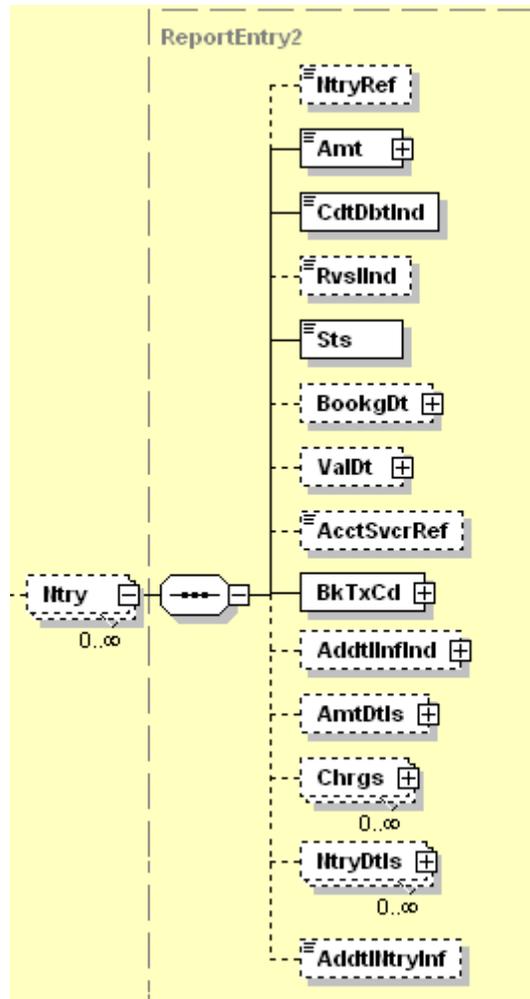
Presence: [0..n]

Definition: Specifies the elements of an entry in the statement.

Usage: At least one reference must be provided to identify the entry and its underlyingtransaction(s).

Type: This message item is composed of the following **StatementEntry1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.77		EntryReference	<NtryRef>	[0..1]	Text
2.78		Amount	<Amt>	[1..1]	Amount
2.79		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.80		ReversalIndicator	<RvslInd>	[0..1]	Indicator
2.81		Status	<Sts>	[1..1]	Code
2.82		BookingDate	<BookgDt>	[0..1]	±
2.83		ValueDate	<ValDt>	[0..1]	±
2.84		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text
2.91		BankTransactionCode	<BkTxCd>	[1..1]	
2.101		AdditionalInformationIndicator	<AddtlInfInd>	[0..1]	
2.104		AmountDetails	<AmtDtls>	[0..1]	±
2.105		Charges	<Chrgs>	[0..n]	
2.135		EntryDetails	<NtryDtls>	[0..n]	
2.283		AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	Text

lxiv.   2.77 EntryReference <NtryRef>

Presence: [0..1]
Definition: Unique reference for the entry.
Data Type: Max35Text
Format: maxLength: 35
                minLength: 1

lxv.   2.78 Amount <Amt>
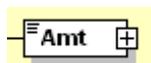
Presence: [1..1]
Definition: Amount of money in the cash entry.
Data Type: ActiveOrHistoricCurrencyAndAmount
This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by
ActiveOrHistoricCurrencyCode.
Format: ActiveOrHistoricCurrencyAndAmountfractionDigits: 5
minInclusive: 0
totalDigits: 18
ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   **ActiveOrHistoricCurrencyAndAmount**
CurrencyAmount
The number of fractional digits (or minor unit of currency) must comply with ISO 4217.Note: The decimal separator is a dot.
(Fatal) Error Code: Sw.Stds.D00007
ActiveOrHistoricCurrencyCode
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.

lxvi.   2.79 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]
Definition: Specifies if an entry is a credit or a debit.
Data Type: Code
One of the following **CreditDebitCode** values must be used:

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

lxvii.   2.80 ReversalIndicator <RvslInd>

Presence: [0..1]
Definition: Indicates whether the entry is the result of a reversal operation.
Usage: this element should only be present if the entry is the result of a reversal operation.
If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the originaloperation was a debit entry.
If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the originaloperation was a credit entry.
Data Type: One of the following **TrueFalseIndicator** values must be used:
MeaningWhenTrue: True

lxviii. 2.81 Status <Sts>

Presence: [1..1]
Definition: Status of an entry on the books of the account servicer.
Data Type: Code
Only the following **EntryStatus3Code** values must be used:

Code	Name	Definition
BOOK	Booked	Booked means that the transfer of money has been completed between account servicer and account owner Usage : Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner. Status Booked is the only status that can be reversed.

lxix. 2.82 BookingDate <BookgDt>
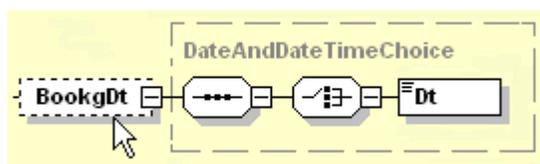
Presence: [0..1]
Definition: Date and time when an entry is posted to an account on the account servicer'sbooks.
Type: This message item is composed of the following **DateAndDateTimeChoice** element:

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
4.1.0		Date	<Dt>	[1..1]	DateTime

lxx.   4.1.0 Date <Dt>
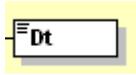
Presence: [1..1]
This message item is part of choice **4.1 DateAndDateTimeChoice**.
Definition: Specified date.
Data Type: ISODate

lxxi.   2.83 ValueDate <ValDt>
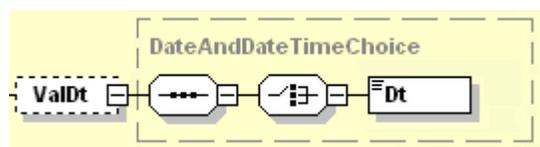
Presence: [0..1]
Definition: Date and time assets become available to the account owner (in a credit entry), or cease to be available to the account owner (in a debit entry).
Usage: For entries which are subject to availability/float (and for which availability information is present), value date must not be used, as the availability component identifies the number of availability days.
Type: This message item is composed of the following **DateAndDateTimeChoice** element:

Or	Message Item	<XML Tag>	Mult.	Represent./ Type
	Date	<Dt>	[1..1]	DateTime

lxxii.   4.1.0 Date <Dt>

Presence: [1..1]
This message item is part of choice **4.1 DateAndDateTimeChoice**.
Definition: Specified date.
Data Type: ISODate

lxxiii.   2.84 AccountServicerReference <AcctSvcrRef>
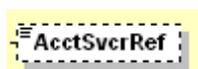
Presence: [0..1]
Definition: Unique reference as assigned by the account servicing institution to unambiguouslyidentify the entry.
Data Type: Max35Text
Format: maxLength: 35
                    minLength: 1

Additional info:

                    It is known as the bank's reference

lxxiv.   2.91 BankTransactionCode <BkTxCd>
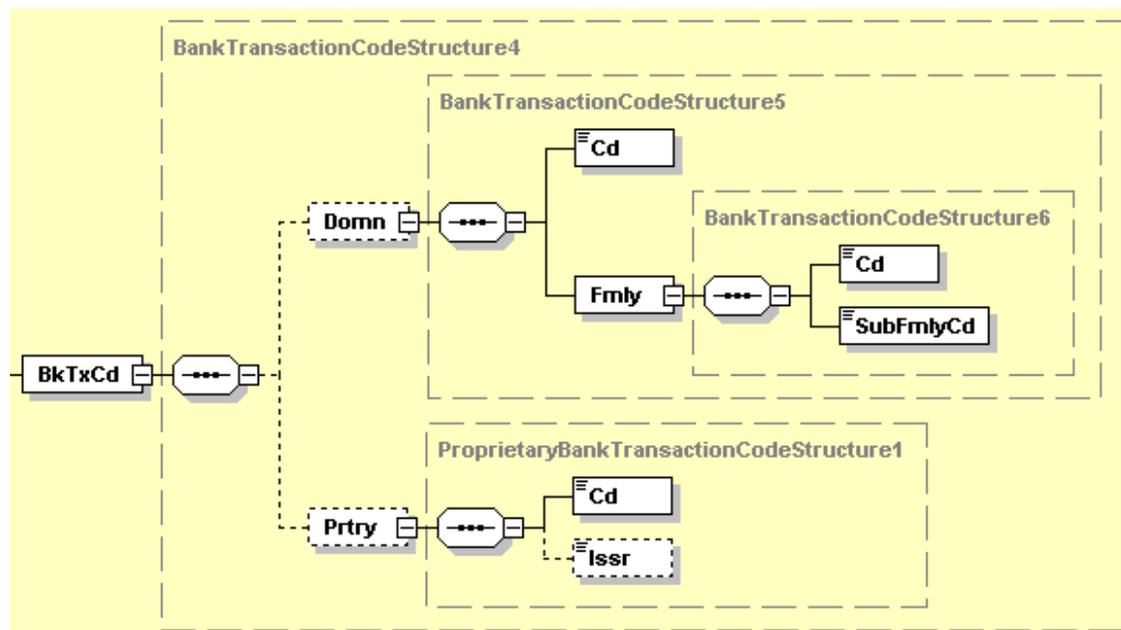
Presence: [1..1]
Definition: Set of elements to fully identify the type of underlying transaction resulting in anentry.
Type: This message item is composed of the following **BankTransactionCodeStructure1** element(s):
Rule(s):   DomainOrProprietaryRule

Either Proprietary or Domain or bot must be present.

FamilyAndSubFamilyRule

If a specific (non- generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.92		Domain	<Domn>	[0..1]	
2.97		Proprietary	<Prtry>	[0..1]	

Additional info:

It is known as the accounting code
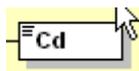
lxxv.   2.92 Domain <Domn>

Presence: [1..1]
Definition: Specifies the business area of the underlying transaction.
Data Type: ExternalBankTransactionDomainCode
Format: maxLength: 4

lxxvi.   2.94 Family <Fmly>
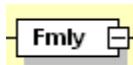
Presence: [1..1]
Definition: Specifies the family and the sub-family of the bank transaction code, within a
                     specificdomain, in a structured and hierarchical format.
Type: This message item is composed of the following **BankTransactionCodeStructure3**
                     element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.95		Code	<Cd>	[1..1]	Code
2.96		SubFamilyCode	<SubFmlyCd>	[1..1]	Code
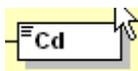
lxxvii.   2.95 Code <Cd>

Presence: [1..1]
Definition: Specifies the family within a domain.
Data Type: ExternalBankTransactionFamilyCode
Format: maxLength: 4
                     minLength: 1

lxxviii.   2.96 SubFamilyCode <SubFmlyCd>

Presence: [1..1]
Definition: Specifies the sub-product family within a specific family.
Data Type: ExternalBankTransactionSubFamilyCode
Format: maxLength: 4
                minLength: 1

lxxix.   2.97 Proprietary <Prtry>

Presence: [0..1]
Definition: Proprietary identification of the bank transaction code, as defined by the issuer.
Type: This message item is composed of the following

ProprietaryBankTransactionCodeStructure1   element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.98		Code	<Cd>	[1..1]	Text
2.99		Issuer	<Issr>	[0..1]	Text

lxxx.   2.98 Code <cd>

Presence: [1..1]
Definition: Proprietary bank transaction code to identify the underlying transaction.
Data Type: Max35Text
Format: maxLength: 35
                minLength: 1

lxxxi.   2.99 Issuer <Issr>

Presence: [0..1]
Definition: Identification of the issuer of the proprietary bank transaction code.
Data Type: Max35Text
Format: maxLength: 35
                    minLength: 1

lxxxii.   2.101 AdditionalInformationIndicator <AddtlInfInd>
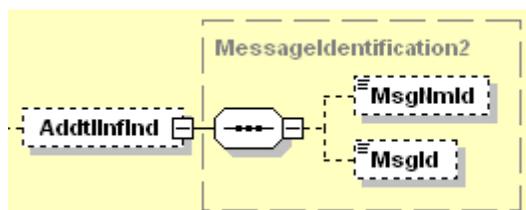
Presence: [0..1]
Definition: Indicates whether the underlying transaction details are provided through a separatemessage, as in the case of aggregate bookings.
Type: This message item is composed of the following **MessageIdentification2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.102		MessageNameIdentification	<MsgNmId>	[0..1]	Text
2.103		MessageIdentification	<MsgId>	[0..1]	Text

Additional info:

In Luxembourg, this field is not used.

lxxxiii.   2.102 MessageNameIdentification <MsgNmId>

Presence: [0..1]
Definition: Specifies the message name identifier of the message that will be used to provideadditional details.

Data Type: Max35Text
Format: maxLength: 35
               minLength: 1

lxxxiv.   2.103 MessageIdentification <MsgId>

Presence: [0..1]
Definition: Specifies the identification of the message that will be used to provide additional details.
Data Type: Max35Text

Format: maxLength: 35
               minLength: 1

lxxxv.   2.104 AmountDetails <AmtDtls>
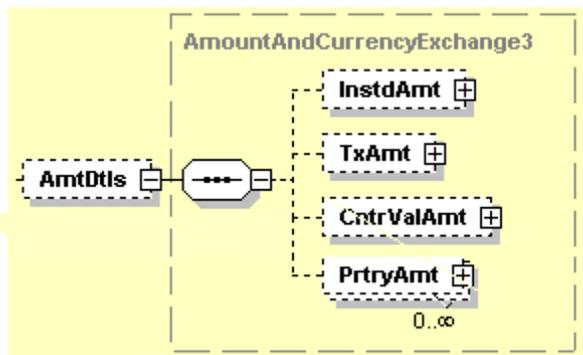
Presence: [0..1]
Definition: Set of elements providing information on the original amount.
Usage :   This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. (If required, the original amounts for each individual transaction can be included in the same component on transaction details level.)
Type: This message item is composed of the following **AmountAndCurrencyExchange3** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1.0		InstructedAmount	<InstdAmt>	[0..1]	
2.1.9		TransactionAmount	<TxAmt>	[0..1]	
2.1.18		CounterValueAmount	<CntrValAmt>	[0..1]	
2.1.36		ProprietaryAmount	<PrtryAmt>	[0..n]	

Additional info:

Generally, this field is not used on the level "Entry", but on the TransactionDetailslevel.

lxxxvi.   2.1.0 InstructedAmount <InstdAmt>

Presence: [0..1]

Definition: Identifies 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 and provides currency exchange info in case the instructed amount and/or currency is/are different from the entry amount and/or currency.

Type: This message item is composed of the following
AmountAndCurrencyExchangeDetails3   element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1.0		InstructedAmount	<InstdAmt>	[0..1]	
2.1.1		Amount	<Amt>	[1..1]	Amount

lxxxvii.   2.1.1 Amount <Amt>
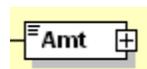
Presence: [1..1]

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

Data Type: CurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **CurrencyCode**.

Format: **CurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

CurrencyCode

[A-Z]{3,3}

Rule(s):   **CurrencyCode**

ValidationByTable

lxxxviii.   2.19. TransactionAmount <TxAmt>
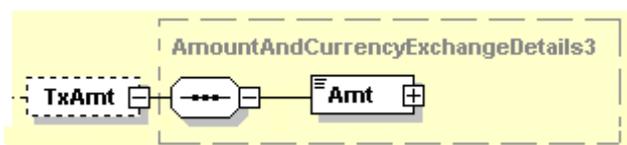
Presence: [0..1]
Definition: Amount of the underlying transaction.
Type: This message item is composed of the following **AmountAndCurrencyExchangeDetails3**   element(s):

lxxxix.   2.1.10 Amount <Amt>
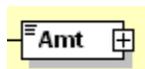
Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

xc.   2.1.18 CounterValueAmount <CntrValAmt>

Presence: [0..1]

Definition: Set of elements used to provide the countervalue amount and currency exchangeinformation.

Usage: This can be either the counter amount quoted in an FX deal, or the result of thecurrency information applied to an instructed amount, before deduction of charges.

Type: This message item is composed of the following

AmountAndCurrencyExchangeDetails3   element(s):

xci.   2.1.19 Amount <Amt>
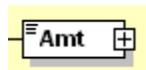
Presence: [1..1]

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

Data Type: CurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)**

which is typed by **CurrencyCode**.

Format: CurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

CurrencyCode

[A-Z]{3,3}

Rule(s):   CurrencyCode

ValidationByTable

xcii.   2.1.20 CurrencyExchange <CcyXchg>
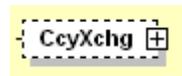
Presence: [0..1]

Definition: Reports on currency exchange information.

Type: This message item is composed of the following **CurrencyExchange3** element(s):

2.1.21		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.22		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.23		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.24		ExchangeRate	<XchgRate>	[1..1]	Rate

xciii.   2.1.21 SourceCurrency <SrcCcy>
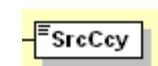
Presence: [1..1]

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Definition: Currency of the amount to be converted in a currency conversion.

Data Type: CurrencyCode

Format: [A-Z]{3,3}

Rule(s): ValidationByTable

xciv. 2.1.22 TargetCurrency <TrgtCcy>
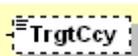
Presence: [0..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Data Type: CurrencyCode

Format: [A-Z]{3,3}

Rule(s): ValidationByTable

xcv. 2.1.23 UnitCurrency <UnitCcy>
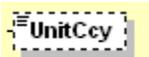
Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In theexample 1GBP = xxxCUR, the unit currency is GBP.

Data Type: CurrencyCode

Format: [A-Z]{3,3}

Rule(s): ValidationByTable

xcvi. 2.1.24 ExchangeRate <XchgRate>

Synonym(s): :92A::EXCH (ISO 15022)

Presence: [1..1]

Definition: Factor used for the conversion of an amount from one currency into another. Thisreflects the price at which one currency was bought with another currency.

Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate = UnitCurrency/QuotedCurrency).

Data Type: BaseOneRate

Format: fractionDigits: 10 ;

totalDigits: 11

xcvii.   2.1.36 ProprietaryAmount <PrtryAmt>
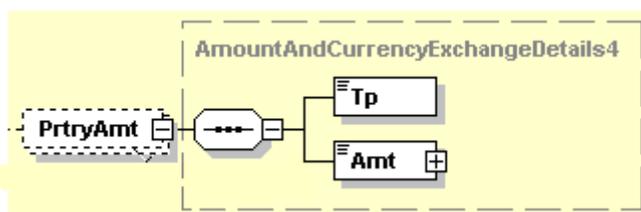
Presence: [0..n]

Definition: Set of elements used to provide information on the original amount and currencyexchange.

Type: This message item is composed of the following

AmountAndCurrencyExchangeDetails4   element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1.37		Type	<Tp>	[1..1]	Text
2.1.38		Amount	<Amt>	[1..1]	Amount

xcviii.   2.1.37 Type <Tp>
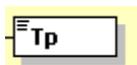
Presence: [1..1]

Definition: Specifies the type of amount.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

xcix.   2.1.38 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be exchanged against another amount of money in the countercurrency.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)**

which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18
ActiveOrHistoricCurrencyCode
[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

c. 2.105 Charges <Chrgs>
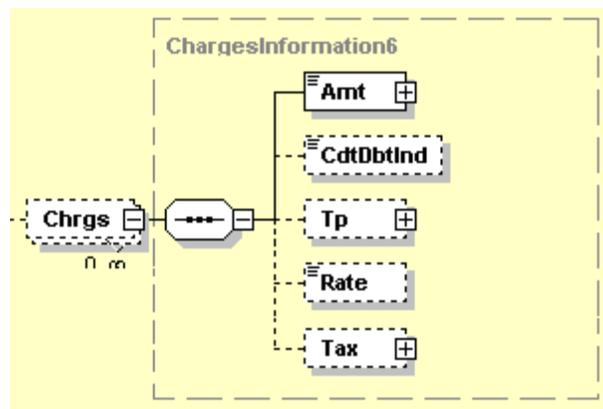
Presence: [0..n]

Definition: Provides information on the charges included in the entry amount.

Usage: This component is used on entry level in case of batch or aggregate bookings.

Type: This message item is composed of the following **ChargesInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.107		Amount	<Amt>	[1..1]	Amount
2.108		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.109		Type	<Tp>	[0..1]	
2.112		Rate	<Rate>	[0..1]	Rate
2.115		Tax	<Tax>	[0..1]	

ci. 2.107 Amount <Amt>

Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount
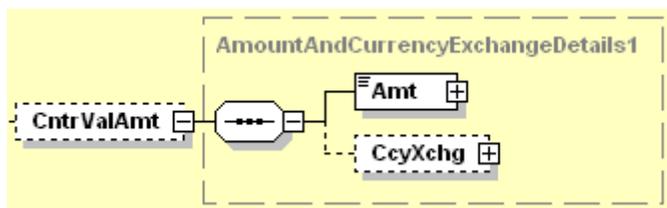
fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

**Rule**(s):   ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

cii.   2.108 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.

Usage: A zero amount is considered to be a credit.

Data Type: Code

When this message item is present, one of the following **CreditDebitCode** values must be used:

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

ciii.   2.109 Type <Tp>
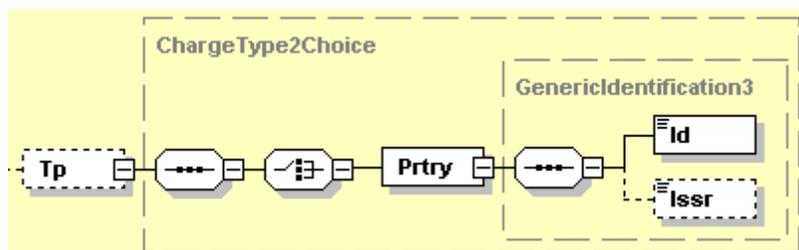
Presence: [0..1]

Definition: Specifies the type of charge.

Type: This message item is composed of the following **ChargeType2Choice** element:

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.111		Proprietary	<Prtry>	[1..1]	±

civ.   7.1.0 Identification <Id>

Presence: [1..1]

Definition: Name or number assigned by an entity to enable recognition of that entity, eg,account identifier.

Data Type: Max35Text

Format: maxLength: 35

                    minLength: 1

cv. 2.112 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the amount of the charge or fee.

Data Type: PercentageRate

Format: fractionDigits: 10

              totalDigits: 11

cvi. 2.115 Tax <Tax>
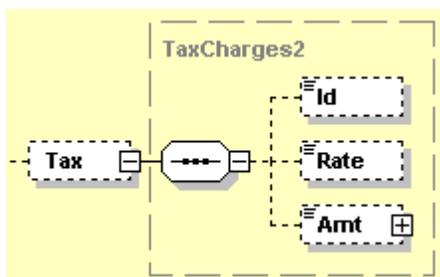
Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.116		Identification	<Id>	[0..1]	Text
2.117		Rate	<Rate>	[0..1]	Rate
2.118		Amount	<Amt>	[0..1]	Amount

Presence: [0..1]

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

Type: This message item is composed of the following **TaxCharges2** element(s):

cvii. 2.116 Identification <Id>
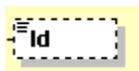
Presence: [0..1]

Definition: Unique reference to unambiguously identify the nature of the tax levied, such asValue Added Tax (VAT)

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cviii.   2.117 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

cix.   2.118 Amount <Amt>

Presence: [0..1]

Definition: Amount of money resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

cx. 2.135 EntryDetails <NtryDtls>
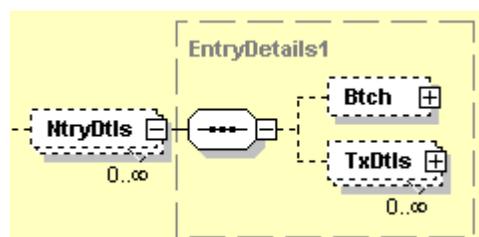
Presence: [0..n]

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

Type: This message item is composed of the following **EntryDetails1** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.136		Batch	<Btch>	[0..1]	
2.142		TransactionDetails	<TxDtls>	[0..n]	

USAGE: In case of n single transactions, the field EntryDetails will be used n-times;

cxi.   2.136 Batch <Btch>
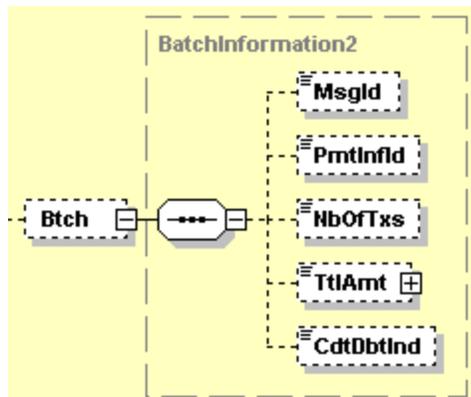
Presence: [0..1]

Definition: Set of elements used to provide details on batched transactions.

Type: This message item is composed of the following **BatchInformation2** element(s):

USAGE: This item will be used only in case of reporting related to globalized transactionsbooked on the account.

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.137		MessageIdentification	<MsgId>	[0..1]	Text
2.138		PaymentInformationIdentification	<PmtInfId>	[0..1]	Text
2.139		NumberOfTransactions	<NbOfTxs>	[0..1]	Text
2.140		TotalAmount	<TtlAmt>	[0..1]	Amount
2.141		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code

cxii.   2.137 MessageIdentification <MsgId>

Presence: [0..1]

Definition: Point to point reference, as assigned by the sending party, to unambiguously identifythe batch of transactions.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cxiii. 2.138 PaymentInformationIdentification <PmtInfId>

Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cxiv. 2.139 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions included in the batch.

Data Type: Max15NumericText

Format: [0-9]{1,15}

cxv. 2.140 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount of money reported in the batch entry.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

cxvi.   2.141 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

**Definition**:   Indicates whether the batch entry is a credit or a debit entry.

Data Type: Code

When this message item is present, one of the following **CreditDebitCode** values must be used:

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

cxvii. 2.142 TransactionDetails <TxDtls>
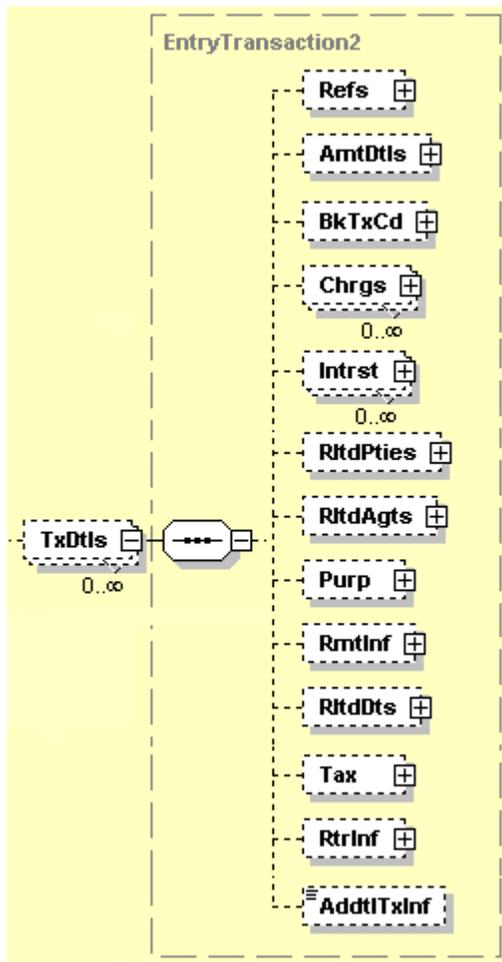
Presence: [0..n]

Definition: Set of elements providing information on the underlying transaction (s).

Type: This message item is composed of the following **EntryTransaction2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.143		References	<Refs>	[0..1]	
2.156		AmountDetails	<AmtDtls>	[0..1]	±
2.163		BankTransactionCode	<BkTxCd>	[0..1]	
2.172		Charges	<Chrgs>	[0..n]	
2.186		Interest	<Intrst>	[0..n]	
2.199		RelatedParties	<RltdPties>	[0..1]	
2.211		RelatedAgents	<RltdAgts>	[0..1]	
2.224		Purpose	<Purp>	[0..1]	
2.234		RemittanceInformation	<RmtInf>	[0..1]	±
2.235		RelatedDates	<RltdDts>	[0..1]	
2.261		Tax	<Tax>	[0..1]	±
2.262		ReturnInformation	<RtrInf>	[0..1]	
2.282		AdditionalTransactionInformation	<AddtlTxInf>	[0..1]	Text

cxviii.   2.143 References <Refs>
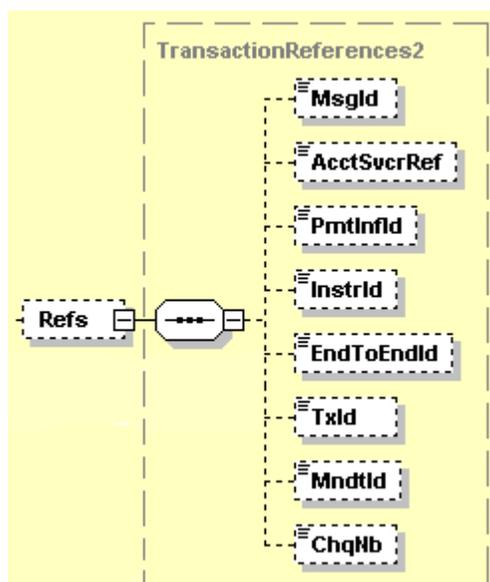
Presence: [0..1]

Definition: Set of elements used to provide the identification of the underlying transaction.

Type: This message item is composed of the following **TransactionReferences2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.144		MessageIdentification	<MsgId>	[0..1]	Text
2.145		AccountServicerReference	<AcctSvcrRef>	[0..1]	Text
2.146		PaymentInformationIdentification	<PmtInfId>	[0..1]	Text
2.147		InstructionIdentification	<InstrId>	[0..1]	Text
2.148		EndToEndIdentification	<EndToEndId>	[0..1]	Text
2.149		TransactionIdentification	<TxId>	[0..1]	Text
2.150		MandateIdentification	<MndtId>	[0..1]	Text
2.151		ChequeNumber	<ChqNb>	[0..1]	Text

cxix.   2.144 MessageIdentification <MsgId>
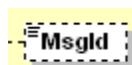
Presence: [0..1]

Definition: Point to point reference assigned by the instructing party of the underlying message.

Data Type: Max35Text

Format: maxLength: 35

                   minLength: 1

cxx.   2.145 AccountServicerReference <AcctSvcrRef>
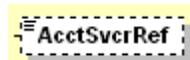
Presence: [0..1]

Definition: The account servicing institution's reference for the transaction.

Data Type: Max35Text

Format: maxLength: 35

                   minLength: 1

cxxi.   2.146 PaymentInformationIdentification <PmtInfId>

PmtInfId

Presence: [0..1]

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

cxxii.   2.147 InstructionIdentification <InstrId>

InstrId

Presence: [0..1]

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

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

Data Type: Max35Text

Format: maxLength: 35

               minLength: 1

cxxiii.   2.148 EndToEndIdentification <EndToEndId>

EndToEndId

Presence: [0..1]

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

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

In case there are technical limitations to pass on multiple references, the end-to-endidentification must be passed on throughout the entire end-to-end chain.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cxxiv. 2.149 TransactionIdentification <TxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasksrelating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is uniquefor a pre-agreed period.

Data Type: Max35Text

Format: maxLength: 35

cxxv. 2.150 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Reference of the direct debit mandate that has been signed between by the debtorand the creditor.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cxxvi.   2.151 ChequeNumber <ChqNb>
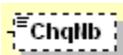
Presence: [0..1]

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

Data Type: Max35Text

Format: maxLength: 35

                  minLength: 1

cxxvii.   2.156 AmountDetails <AmtDtls>
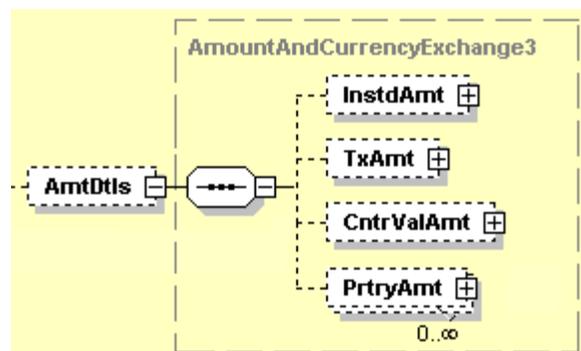
Presence: [0..1]

Definition: Set of elements providing details information on the original amount.

Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also beused in case individual original amounts are provided in case of a batch or aggregate booking.

Type: This message item is composed of the following **AmountAndCurrencyExchange3** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1.0		InstructedAmount	<InstdAmt>	[0..1]	
2.1.1		Amount	<Amt>	[1..1]	Amount
2.1.9		TransactionAmount	<TxAmt>	[0..1]	
2.1.10		Amount	<Amt>	[1..1]	Amount
2.1.18		CounterValueAmount	<CntrValAmt>	[0..1]	
2.1.19		Amount	<Amt>	[1..1]	Amount
2.1.20		CurrencyExchange	<CcyXchg>	[0..1]	
2.1.21		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.22		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.23		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.24		ExchangeRate	<XchgRate>	[1..1]	Rate
2.1.36		ProprietaryAmount	<PrtryAmt>	[0..n]	
2.1.37		Type	<Tp>	[1..1]	Text
2.1.38		Amount	<Amt>	[1..1]	Amount

cxxviii. 2.1.0 InstructedAmount <InstdAmt>

Presence: [0..1]

Definition: Identifies 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 and provides currency exchange info in case the instructed amount and/or currency is/are different from the entry amount and/or currency.

Type: This message item is composed of the following

AmountAndCurrencyExchangeDetails3   element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1.0		InstructedAmount	<InstdAmt>	[0..1]	
2.1.1		Amount	<Amt>	[1..1]	Amount

cxxix. 2.1.1 Amount <Amt>
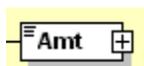
Presence: [1..1]

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

Data Type: CurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

CurrencyCode.

Format: **CurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

CurrencyCode

[A-Z]{3,3}

Rule(s): CurrencyCode

ValidationByTable

cxxx. 2.1.9 TransactionAmount <TxAmt>
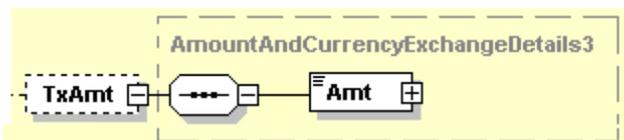
Presence: [0..1]

Definition: Amount of the underlying transaction.

Type: This message item is composed of the following

    AmountAndCurrencyExchangeDetails3   element(s):

cxxxi.   2.1.10 Amount <Amt>
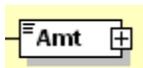
Presence: [1..1]

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

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

cxxxii.   2.1.18 CounterValueAmount <CntrValAmt>
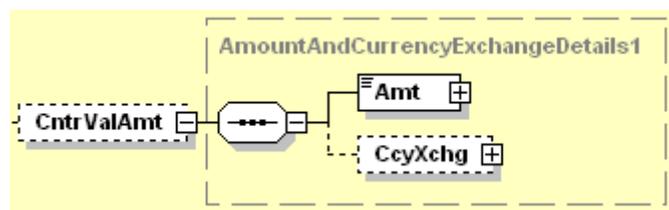
Presence: [0..1]

Definition: Set of elements used to provide the countervalue amount and currency exchangeinformation.

Usage: This can be either the counter amount quoted in an FX deal, or the result of thecurrency information applied to an instructed amount, before deduction of charges.

Type: This message item is composed of the following

AmountAndCurrencyExchangeDetails3   element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1.19		Amount	<Amt>	[1..1]	Amount
2.1.20		CurrencyExchange	<CcyXchg>	[0..1]	

cxxxiii.   2.1.19 Amount <Amt>
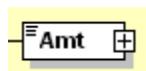
Presence: [1..1]

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

Data Type: CurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

CurrencyCode.

Format: CurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

CurrencyCode

[A-Z]{3,3}

Rule(s):   CurrencyCode

ValidationByTable

cxxxiv.   2.1.20 CurrencyExchange <CcyXchg>

Presence: [0..1]

Definition: Reports on currency exchange information.

Type: This message item is composed of the following **CurrencyExchange5** element(s):

2.1.21		SourceCurrency	<SrcCcy>	[1..1]	Code
2.1.22		TargetCurrency	<TrgtCcy>	[0..1]	Code
2.1.23		UnitCurrency	<UnitCcy>	[0..1]	Code
2.1.24		ExchangeRate	<XchgRate>	[1..1]	Rate

cxxxv.   2.1.21 SourceCurrency <SrcCcy>

Presence: [1..1]

Definition: Currency of the amount to be converted in a currency conversion.

Data Type: CurrencyCode

Format: [A-Z]{3,3}

Rule(s):   ValidationByTable

cxxxvi.   2.1.22 TargetCurrency <TrgtCcy>

Presence: [0..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Data Type: CurrencyCode

Format: [A-Z]{3,3}

Rule(s):   ValidationByTable

cxxxvii.   2.1.23 UnitCurrency <UnitCcy>

Presence:	[0..1]
Definition:	Currency in which the rate of exchange is expressed in a currency exchange. In theexample 1GBP = xxxCUR, the unit currency is GBP.
Data Type:	CurrencyCode
Format:	[A-Z]{3,3}
Rule(s):	ValidationByTable

cxxxviii.   2.1.24 ExchangeRate <XchgRate>

Synonym(s):	:92A::EXCH (ISO 15022)
Presence:	[1..1]
Definition:	Factor used for the conversion of an amount from one currency into another. Thisreflects the price at which one currency was bought with another currency.
Usage:	ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency(ExchangeRate = UnitCurrency/QuotedCurrency).
Data Type:	BaseOneRate
Format:	fractionDigits: 10 ; totalDigits: 11

cxxxix.   2.1.36 ProprietaryAmount <PrtryAmt>
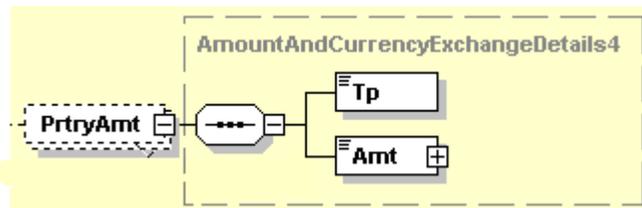
Presence:	[0..n]
Definition:	Set of elements used to provide information on the original amount and currencyexchange.
Type:	This message item is composed of the following **AmountAndCurrencyExchangeDetails4** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.1.37		Type	<Tp>	[1..1]	Text
2.1.38		Amount	<Amt>	[1..1]	Amount

cxl.   2.1.37 Type <Tp>
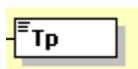
Presence:	[1..1]
Definition:	Specifies the type of amount.
Data Type:	Max35Text
Format:	maxLength: 35
	minLength: 1

cxli.   2.1.38 Amount <Amt>

Presence:	[1..1]
Definition:	Amount of money to be exchanged against another amount of money in the countercurrency.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

cxlii.   2.163 BankTransactionCode <BkTxCd>
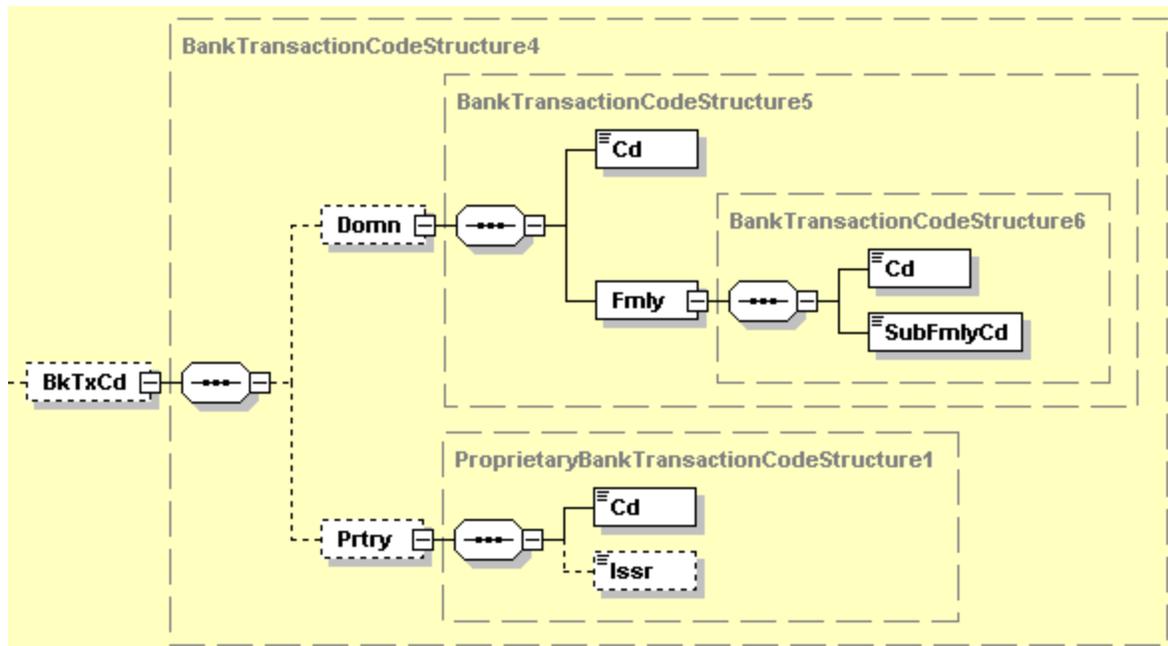
Presence: [0..1]

Definition: Set of elements used to fully identify the type of underlying transaction resulting inan entry.

Type: This message item is composed of the following **BankTransactionCodeStructure4** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.164		Domain	<Domn>	[0..1]	
2.169		Proprietary	<Prtry>	[0..1]	

cxliii.   2.164 Domain <Domn>

Presence: [0..1], R2

Definition: Set of elements used to provide the domain, the family and the sub-

family of thebank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family shouldbe provided.

Type: This message item is composed of the following **BankTransactionCodeStructure5**

element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.165		Code	<Cd>	[1..1]	Code
2.166		Family	<Fmly>	[1..1]	

cxliv.   2.165 Code <Cd>
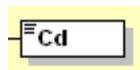
Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomainCode

Format: maxLength: 4

minLength: 1

cxlv.   2.166 Family <Fmly>

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specificdomain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6**

element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.167		Code	<Cd>	[1..1]	Code
2.168		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

cxlvi.   2.167 Code <Cd>
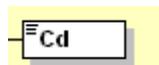
Presence:	[1..1]
Definition:	Specifies the family within a domain.
Data Type:	ExternalBankTransactionFamilyCode
Format:	maxLength: 4
	minLength: 1

cxlvii.   2.168 SubFamilyCode <SubFmlyCd>

Presence:	[1..1]
Definition:	Specifies the sub-product family within a specific family.
Data Type:	ExternalBankTransactionSubFamily1Code
Format:	maxLength: 4
	minLength: 1

cxlviii.   2.169 Proprietary <Prtry>
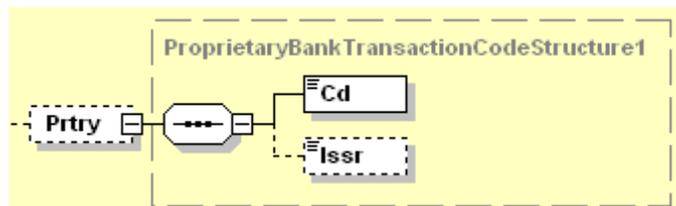
Presence: [0..1], R2

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following

ProprietaryBankTransactionCodeStructure1 element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.170		Code	<Cd>	[1..1]	Text
2.171		Issuer	<Issr>	[0..1]	Text

cxlix.   2.170 Code <Cd>
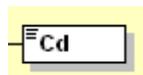
Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cl.   2.171 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cli.　2.172 Charges <Chrgs>
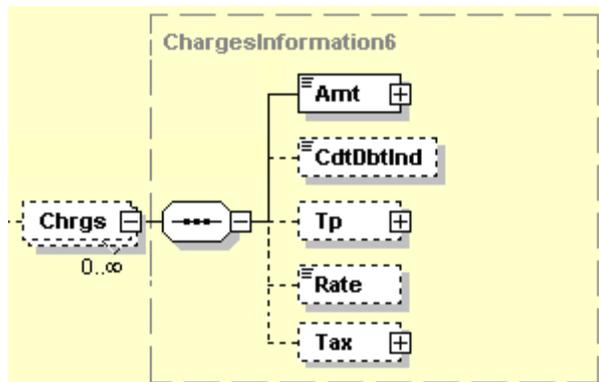
Presence:　　　　　[0..n]

Definition:　　　　Provides information on the charges included in the entry amount.

Usage:　　　　　This component is used on entry level in case of batch or aggregate bookings.

Type:　　　　　This message item is composed of the following **ChargesInformation6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.174		Amount	<Amt>	[1..1]	Amount
2.175		CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code
2.176		Type	<Tp>	[0..1]	
2.179		Rate	<Rate>	[0..1]	Rate
2.182		Tax	<Tax>	[0..1]	

clii.　2.174 Amount <Amt>

Presence:　　　　　[1..1]

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

Data Type:　　　　ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: **ActiveOrHistoricCurrencyAndAmount**

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): **ActiveOrHistoricCurrencyAndAmount**

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

cliii. 2.175 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Indicates whether the charges amount is a credit or a debit amount.Usage: A zero amount is considered to be a credit.

Data Type: Code

When this message item is present, one of the following **CreditDebitCode** values must be used:

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

cliv.   2.176 Type <Tp>
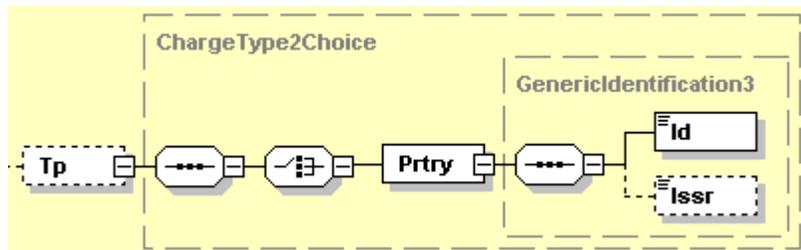
Presence: [0..1]

Definition: Specifies the type of charge.

Type: This message item is composed of the following **ChargeType2Choice** element:

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.178		Proprietary	<Prtry>	[1..1]	±

clv.   2.178 Proprietary <Prtry>

Presence: [1..1]

This message item is part of choice 2.176 Type.

Definition: Type of charge in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following **GenericIdentification3** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
7.1.0		Identification	<Id>	[1..1]	Text
7.1.1		Issuer	<Issr>	[0..1]	Text

clvi.   7.1.0 Identification <Id>

Presence: [1..1]

Definition: Name or number assigned by an entity to enable recognition of that entity, eg,account identifier.

Data Type: Max35Text

Format: maxLength: 35

                            minLength: 1

clvii.   7.1.1 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35

                            minLength: 1

clviii.   2.179 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the amount of the charge or fee.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

clix.   2.182 Tax <Tax>
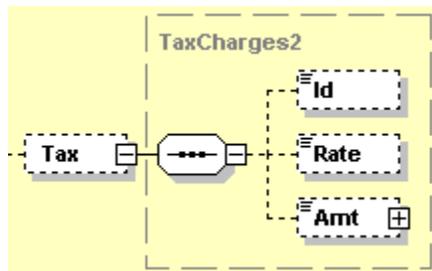
Presence: [0..1]

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

Type: This message item is composed of the following **TaxCharges2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.183		Identification	<Id>	[0..1]	Text
2.184		Rate	<Rate>	[0..1]	Rate
2.185		Amount	<Amt>	[0..1]	Amount

clx.   2.183 Identification <Id>
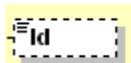
Presence: [0..1]

Definition: Unique reference to unambiguously identify the nature of the tax levied, such asValue Added Tax (VAT)

Data Type: Max35Text

Format: maxLength: 35

                       minLength: 1

clxi.   2.184 Rate <Rate>
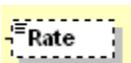
Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

clxii. 2.185 Amount <Amt>

Presence: [0..1]

Definition: Amount of money resulting from the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

clxiii. 2.186 Interest <Intrst>
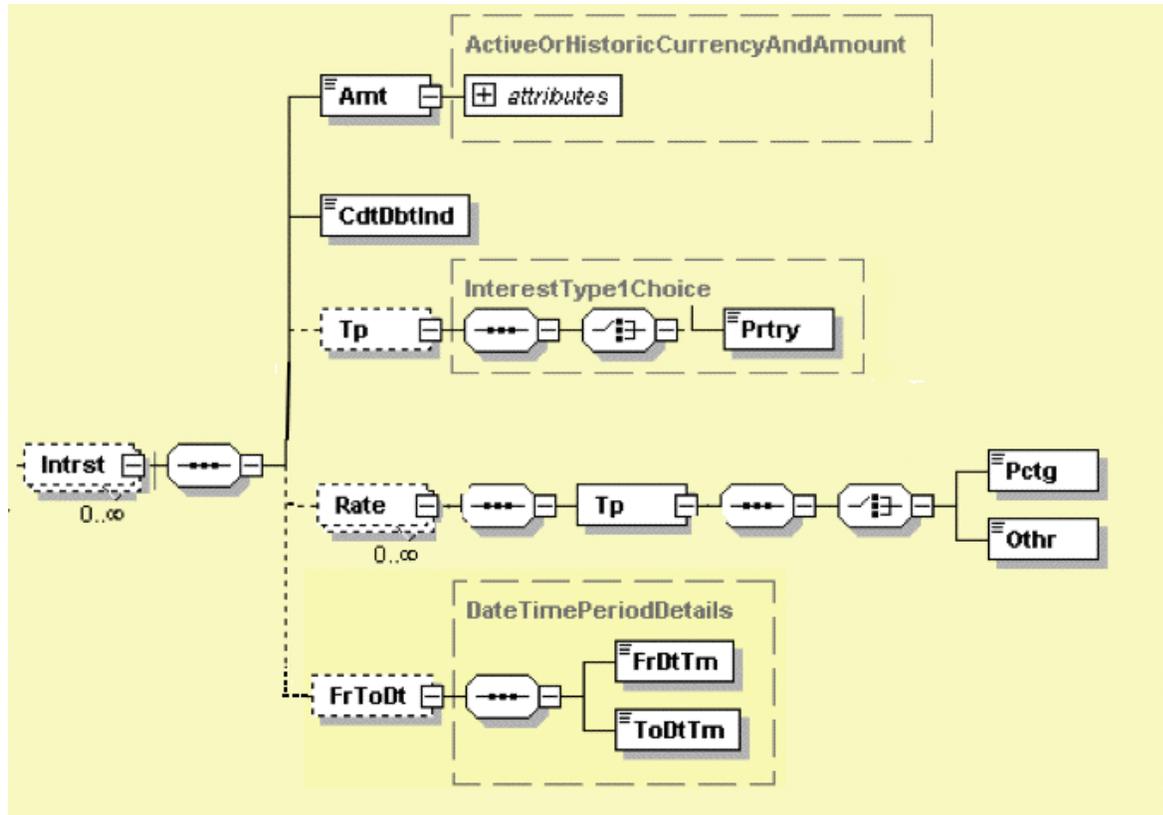
Presence: [0..n]

Definition: Set of elements used to provide details of the interest amount included in the entry amount.

Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.

Type: This message item is composed of the following **TransactionInterest2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.187		Amount	<Amt>	[1..1]	Amount
2.188		CreditDebitIndicator	<CdtDbtInd>	[1..1]	Code
2.189		Type	<Tp>	[0..1]	
2.192		Rate	<Rate>	[0..n]	
2.197		FromToDate	<FrToDt>	[0..1]	±

clxiv.   2.187 Amount <Amt>
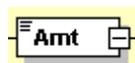
Presence: [1..1]

Definition: Amount of interest included in the entry amount.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **ActiveOrHistoricCurrencyCode**.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.Note: The decimal separator is a dot.

(Fatal) Error Code: Sw.Stds.D00007

ActiveOrHistoricCurrencycode

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.

clxv.   2.188 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Indicates whether the interest amount included in the entry is credit or debit amount.

Data Type: Code

One of the following **CreditDebitCode** values must be used:

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

clxvi.   2.189 Type<Tp>
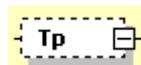
Presence: [0..1]

Definition: Specifies the type of interest.

Type: This message item is composed of the following InterestType1Choice element:

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.191		Proprietary	<Prtry>	[1..1]	Text

clxvii.   2.191 Proprietary <Prtry>
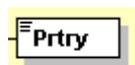
Presence: [1..1]

This message item is part of choice 2.189 Type.

Definition: Specifies the type of interest in uncoded form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

clxviii. 2.192 Rate <Rate>

Presence: [0..n]

Definition: Set of elements used to qualify the interest rate.

Type: This message item is composed of the following **Rate3** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.193		Type	<Tp>	[1..1]	

clxix. 2.193 Type <Tp>
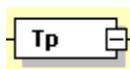
Presence: [1..1]

Definition: Specifies the type of interest rate.

Type: This message item is composed of one of the following **RateType4Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.194	{Or	Percentage	<Pctg>	[1..1]	Rate
2.195	Or}	Other	<Othr>	[1..1]	Text

clxx.   2.194 Percentage <Pctg>

Presence: [1..1]

This message item is part of choice 2.193 Type.

Definition: Ratio of the amount of interest paid during a certain period of time compared to theprincipal amount of the interest bearing financial instrument.

Data Type: PercentageRate

Format: fractionDigits: 10

totalDigits: 11

clxxi.   2.195 Other <Othr>
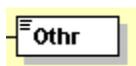
Presence: [1..1]

This message item is part of choice 2.193 Type.

Definition: Rate type expressed, in another form.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

clxxii.   2.197 FromToDate <FrToDt>
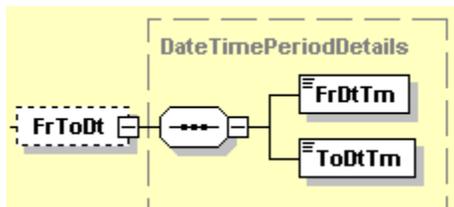
Presence: [0..1]

Definition: Range of time between a start date and an end date for the calculation of the interest.

Type: This message item is composed of the following **DateTimePeriodDetails** element(s):

For additional Type information, please refer to **DateTimePeriodDetails** p.611 in 'Message ItemTypes' section.

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
5.1.0		FromDateTime	<FrDtTm>	[1..1]	DateTime
5.1.1		ToDateTime	<ToDtTm>	[1..1]	DateTime

clxxiii.   5.1.0 FromDateTime <FrDtTm>

Presence: [1..1]

Definition: Date and time at which the range starts.

Data Type: ISODateTime

clxxiv.   5.1.1 ToDateTime <ToDtTm>

Presence: [1..1]

Definition: Date and time at which the range ends.

Data Type: ISODateTime

clxxv. 2.199 RelatedParties <RltdPties>
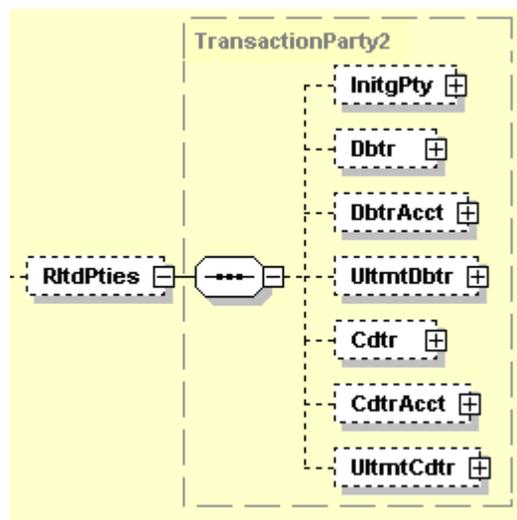
Presence: [0..1]

Definition: Set of elements used to identify the parties related to the underlying transaction.

Type: This message item is composed of the following **TransactionParty2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.200		InitiatingParty	<InitgPty>	[0..1]	±
2.201		Debtor	<Dbtr>	[0..1]	±
2.202		DebtorAccount	<DbtrAcct>	[0..1]	±
2.203		UltimateDebtor	<UltmtDbtr>	[0..1]	±
2.204		Creditor	<Cdtr>	[0..1]	±
2.205		CreditorAccount	<CdtrAcct>	[0..1]	±
2.206		UltimateCreditor	<UltmtCdtr>	[0..1]	±

clxxvi.   2.200 InitiatingParty <InitgPty>
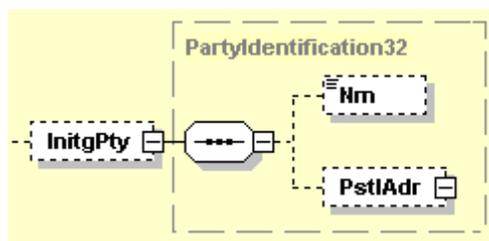
Presence: [0..1]

Definition: Party that initiated the payment that is reported in the entry.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.0		Name	<Nm>	[0..1]	Text
9.1.1		PostalAddress	<PstlAdr>	[0..1]	

clxxvii.   9.1.0 Name <Nm>

Presence: [0..1]

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

Data Type: Max140Text

Format: maxLength: 140

                     minLength: 1

clxxviii. 9.1.1 PostalAddress <PstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following **PostalAddress6** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.5		StreetName	<StrtNm>	[0..1]	Text
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Text
9.1.7		PostCode	<PstCd>	[0..1]	Text
9.1.8		TownName	<TwnNm>	[0..1]	Text
9.1.10		Country	<Ctry>	[0..1]	Code
9.1.11		AddressLine	<AdrLine>	[0..7]	Text

clxxix. 9.1.5 StreetName <StrtNm>
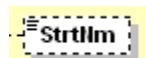
Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

clxxx. 9.1.6 BuildingNumber <BldgNb>

BldgNb

Presence:	[0..1]
Definition:	Number that identifies the position of a building on a street.
Data Type:	Max16Text
Format:	maxLength: 16
	minLength: 1

clxxxi. 9.1.7 PostCode <PstCd>
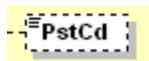
PstCd

Presence:	[0..1]
Definition:	Identifier consisting of a group of letters and/or numbers that is added to a postaladdress to assist the sorting of mail.
Data Type:	Max16Text
Format:	maxLength: 16
	minLength: 1

clxxxii. 9.1.8 TownName <TwnNm>

TwnNm

Presence:	[0..1]
Definition:	Name of a built-up area, with defined boundaries, and a local government.
Data Type:	Max35Text
Format:	maxLength: 35
	minLength: 1

clxxxiii. 9.1.10 Country <Ctry>
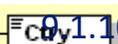
Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

clxxxiv. 9.1.11 AddressLine <AdrLine>
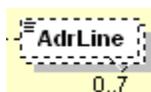
Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

clxxxv. 2.201 Debtor <Dbtr>
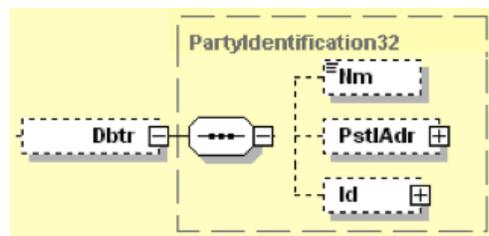
Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

For additional Type information, please refer to **PartyIdentification32** p.882 in 'Message ItemTypes' section.

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.0		Name	<Nm>	[0..1]	Text
9.1.1		PostalAddress	<PstlAdr>	[0..1]	
9.1.12		Identification	<Id>	[0..1]	

clxxxvi.   9.1.0 Name <Nm>

Presence: [0..1]

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

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

clxxxvii.   9.1.1 PostalAddress <PstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following **PostalAddress6** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.5		StreetName	<StrtNm>	[0..1]	Text
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Text
9.1.7		PostCode	<PstCd>	[0..1]	Text
9.1.8		TownName	<TwnNm>	[0..1]	Text
9.1.10		Country	<Ctry>	[0..1]	Code
9.1.11		AddressLine	<AdrLine>	[0..7]	Text

clxxxviii.   9.1.5 StreetName <StrtNm>
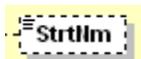
Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

clxxxix.   9.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16

minLength: 1

cxc. 9.1.7 PostCode <PstCd>

Presence:	[0..1]
Definition:	Identifier consisting of a group of letters and/or numbers that is added to a postaladdress to assist the sorting of mail.
Data Type:	Max16Text
Format:	maxLength: 16
	minLength: 1

cxci. 9.1.8 TownName <TwnNm>

Presence:	[0..1]
Definition:	Name of a built-up area, with defined boundaries, and a local government.
Data Type:	Max35Text
Format:	maxLength: 35
	minLength: 1

cxcii. 9.1.10 Country <Ctry>

Presence:	[0..1]
Definition:	Nation with its own government.
Data Type:	CountryCode
Format:	[A-Z]{2,2}
Rule(s):	Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

cxciii. 9.1.11 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

cxciv. 9.1.12 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Type: This message item is composed of one of the following **Party6Choice** element(s):
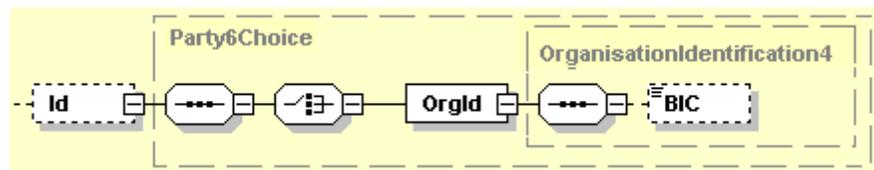
cxcv. 9.1.13 OrganisationIdentification <OrgId>

Presence: [1..1]

This message item is part of choice **9.1.12 Identification**.

Definition: Unique and unambiguous way to identify an organisation.

Type: This message item is composed of the following **OrganisationIdentification4**

element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	Identifier

cxcvi. 9.1.14 BICOrBEI <BICOrBEI>

Presence: [0..1]

Definition: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

The Ba

Data Type: AnyBICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule(s):   AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

cxcvii. 2.202 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor.

Type: This message item is composed of the following **CashAccount16** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.1.0		Identification	<Id>	[1..1]	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	Identifier
1.1.2	Or}	Other	<Othr>	[1..1]	
1.1.3		Identification	<Id>	[1..1]	Text
1.1.7		Issuer	<Issr>	[0..1]	Text

cxcviii.   1.1.0 Identification <Id>

Presence: [1..1]

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

Type: This message item is composed of one of the following

AccountIdentification4Choice   element(s):

cxcix.   1.1.1 IBAN <IBAN>

Presence: [1..1]

This message item is part of choice **1.1.0 Identification**.

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 standardISO 13616 "Banking and related financial services - International Bank Account

Number (IBAN)" version 1997-10-01, or later revisions.

Data Type: IBAN2007Identifier

Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rule(s): IBAN

Ref	Or	Message Item	\<XML Tag\>	Mult.	Represent./ Type
1.1.1		IBAN	\<IBAN\>	[1..1]	Identifier

cc.   1.1.2 Other \<Othr\>

| Othr |

Presence: [1..1]

This message item is part of choice **1.1.0 Identification**.

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

Type: This message item is composed of the following **GenericAccountIdentification1**

element(s):

cci.   1.1.3 Identification \<Id\>
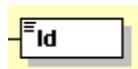
| Id |

Presence: [1..1]

Definition: Identification assigned by an institution.

Data Type: Max34Text

Format: maxLength: 34

                    minLength: 1

ccii.   1.1.7 Issuer \<Issr\>
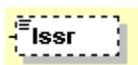
Presence: [0..1]

Definition: Entity that assigns the identification.

Data Type: Max35Text

Format: maxLength: 35

                    minLength: 1

cciii.   2.203 UltimateDebtor \<UltmtDbtr\>

Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

cciv.   9.1.0 Name \<Nm\>

Presence: [0..1]

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

Data Type: Max140Text

Format: maxLength: 140

              minLength: 1

ccv.   9.1.1 PostalAddress <PstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following **PostalAddress6** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.5		StreetName	<StrtNm>	[0..1]	Text
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Text
9.1.7		PostCode	<PstCd>	[0..1]	Text
9.1.8		TownName	<TwnNm>	[0..1]	Text
9.1.10		Country	<Ctry>	[0..1]	Code
9.1.11		AddressLine	<AdrLine>	[0..7]	Text

ccvi.   9.1.5 StreetName <StrNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70

        minLength: 1

ccvii.   9.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16

        minLength: 1

ccviii.   9.1.7 PostCode <PstCd>
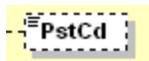
Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postaladdress to assist the sorting of mail.

Data Type: Max16Text

Format: maxLength: 16

        minLength: 1

ccix.   9.1.8 TownName <TwnMn>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

ccx. 9.1.10 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s): Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

ccxi. 9.1.11 AdressLine <AdrLine
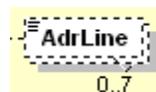
Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

ccxii.   2.204 Creditor <Crdtr>
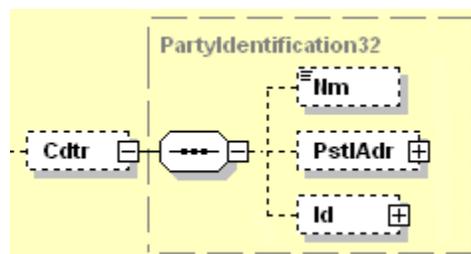
Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.0		Name	<Nm>	[0..1]	Text
9.1.1		PostalAddress	<PstlAdr>	[0..1]	
9.1.12		Identification	<Id>	[0..1]	

ccxiii.   9.1.0 Name <Nm>
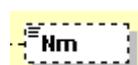
Presence: [0..1]

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

Data Type: Max140Text

Format: maxLength: 140

                   minLength: 1

ccxiv.   9.1.1 PostalAddress <PstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following **PostalAddress6** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.5		StreetName	<StrtNm>	[0..1]	Text
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Text
9.1.7		PostCode	<PstCd>	[0..1]	Text
9.1.8		TownName	<TwnNm>	[0..1]	Text
9.1.10		Country	<Ctry>	[0..1]	Code
9.1.11		AddressLine	<AdrLine>	[0..7]	Text

ccxv.   9.15 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

ccxvi.   9.1.6 BuiildingNumber <BldgNb>
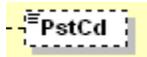

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.
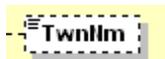
Data Type: Max16Text

Format: maxLength: 16

                    minLength: 1

ccxvii.   9.1.7 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a
                    postaladdress to assist the sorting of mail.

Data Type: Max16Text

Format: maxLength: 16

                    minLength: 1

ccxviii.   9.1.8 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35

                    minLength: 1

ccxix.   9.1.10 Country <Ctry>

Presence:	[0..1]
Definition:	Nation with its own government.
Data Type:	CountryCode
Format:	[A-Z]{2,2}
Rule(s):	Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

ccxx.   9.1.11 AddressLine <AdrLine>
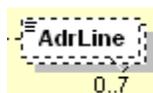
Presence:	[0..7]
Definition:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
Data Type:	Max70Text
Format:	maxLength: 70
	minLength: 1

ccxxi. 9.1.12 Identification <ID>
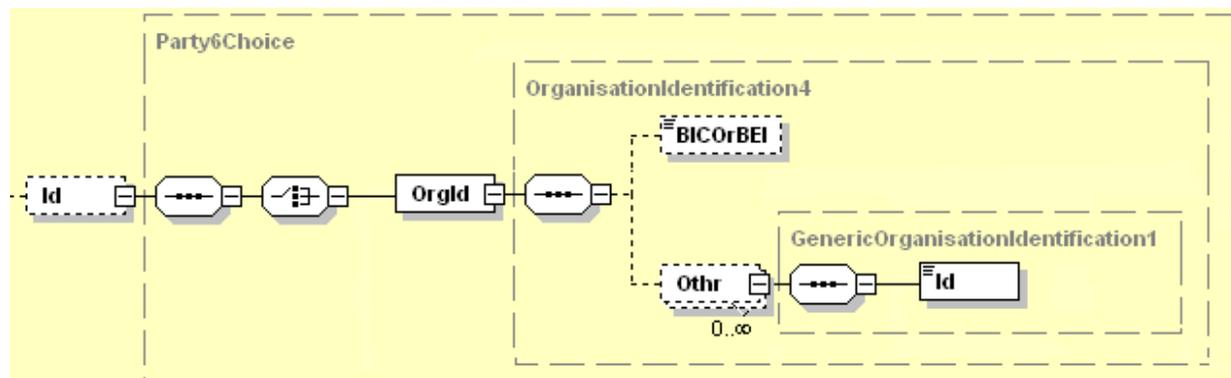
Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Type: This message item is composed of one of the following **Party6Choice** element(s):

9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	Identifier
9.1.15		Other	<Othr>	[0..n]	
9.1.16		Identification	<Id>	[1..1]	Text

ccxxii. 9.1.13 OrganisationIdentification <OrgId>

Presence: [1..1]

This message item is part of choice **9.1.12 Identification**.

Definition: Unique and unambiguous way to identify an organisation.

Type: This message item is composed of the following **OrganisationIdentification4** element(s):

ccxxiii.   9.1.14 BICOrBEI <BICOrBEI>

Presence: [0..1]

Definition: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
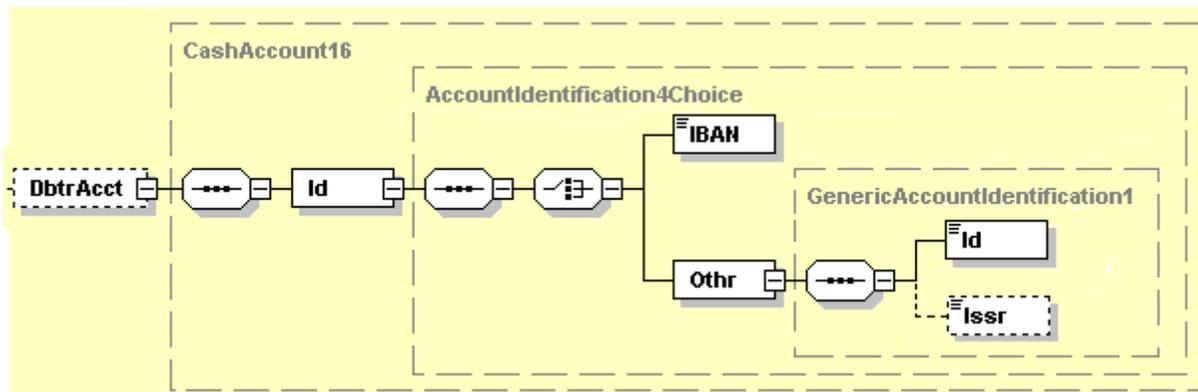
The Ba

Data Type: AnyBICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule(s):   AnyBIC

Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

ccxxiv.   9.1.15 Other <Othr>
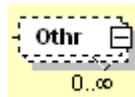
Presence: [0..n]

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

ccxxv.   9.1.16 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

ccxxvi.   2.205 CreditorAccount <CdtrAcct>
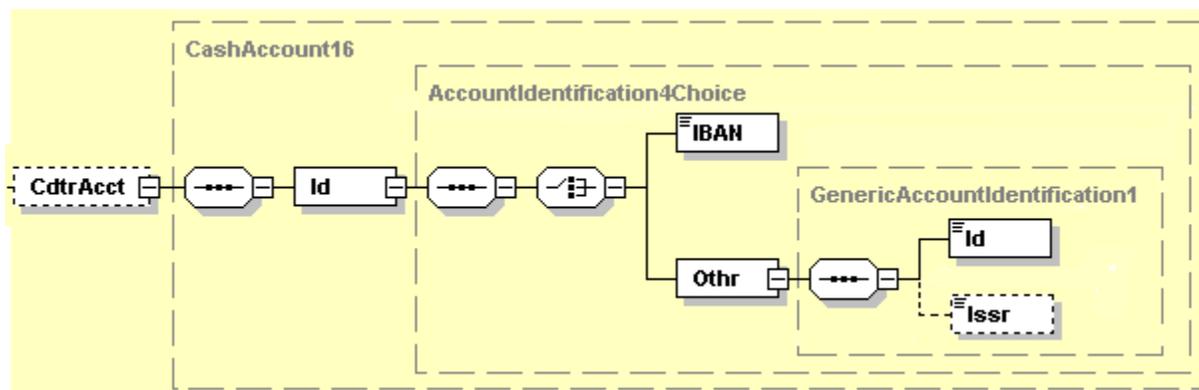
Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor of the payment transaction.

Type: This message item is composed of the following **CashAccount16** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.1.0		Identification	<Id>	[1..1]	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	Identifier
1.1.2	Or}	Other	<Othr>	[1..1]	
1.1.3		Identification	<Id>	[1..1]	Text
1.1.7		Issuer	<Issr>	[0..1]	Text

ccxxvii.   1.1.0 Identification <Id>
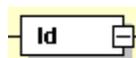
Presence: [1..1]

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

Type: This message item is composed of the following **AccountIdentification4Choice** element:

| Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
1.1.1		IBAN	<IBAN>	[1..1]	Identifier

ccxxviii.   1.1.1 IBAN <IBAN>

Presence: [1..1]

This message item is part of choice **1.1.0 Identification**.

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 standardISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Data Type: IBAN2007Identifier

Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Rule(s):   IBAN

ccxxix.   1.1.2 Other <Othr>

Presence: [1..1]

This message item is part of choice **1.1.0 Identification**.

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

Type: This message item is composed of the following **GenericAccountIdentification1** element(s):

ccxxx.   1.1.3 Identification <Id>
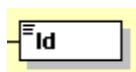
Presence: [1..1]

Definition: Identification assigned by an institution.

Data Type: Max34Text

Format: maxLength: 34

minLength: 1

ccxxxi.   1.1.7 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

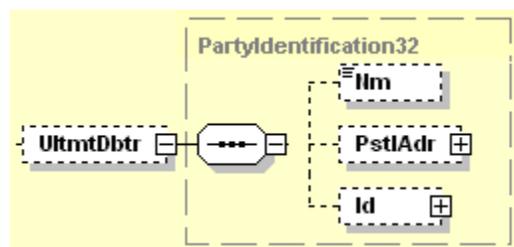**Data Type**:   Max35Text

Format: maxLength: 35

ccxxxii.   2.206 UltimateCreditor <UltmtCdtr>
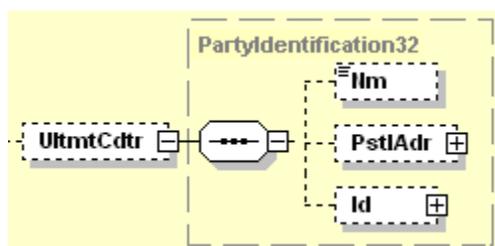
Presence: [0..1]

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

Type: This message item is composed of the following **PartyIdentification32** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.0		Name	<Nm>	[0..1]	Text
9.1.1		PostalAddress	<PstlAdr>	[0..1]	
9.1.12		Identification	<Id>	[0..1]	

ccxxxiii.   9.1.0 Name <Nm>

Presence: [0..1]

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

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

ccxxxiv.   9.1.1 PostalAddress <PstlAdr>

Presence: [0..1]

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

Type: This message item is composed of the following **PostalAddress6** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.5		StreetName	<StrtNm>	[0..1]	Text
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Text
9.1.7		PostCode	<PstCd>	[0..1]	Text
9.1.8		TownName	<TwnNm>	[0..1]	Text
9.1.10		Country	<Ctry>	[0..1]	Code
9.1.11		AddressLine	<AdrLine>	[0..7]	Text

ccxxxv.   9.1.5 StreetName <StrtNm>
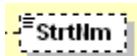
Presence: [0..1]

Definition: Name of a street or thoroughfare.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

ccxxxvi. 9.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Data Type: Max16Text

Format: maxLength: 16

             minLength: 1

ccxxxvii. 9.1.7 PostCode <PstCd>
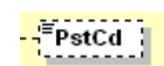
Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postaladdress to assist the sorting of mail.

Data Type: Max16Text

Format: maxLength: 16

             minLength: 1

ccxxxviii. 9.1.8 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Data Type: Max35Text

Format: maxLength: 35

             minLength: 1

ccxxxix. 9.1.10 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Data Type: CountryCode

Format: [A-Z]{2,2}

Rule(s):   Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

ccxl. 9.1.11 AddressLine <AdrLine>
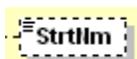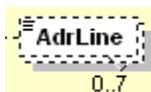

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Data Type: Max70Text

Format: maxLength: 70

minLength: 1

ccxli. 2.211 RelatedAgents <RltdAgts>
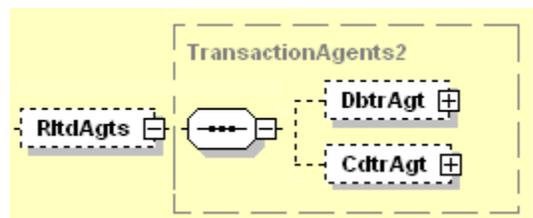
Presence: [0..1]

Definition: Set of elements used to identify the agents related to the underlying transaction.

Type: This message item is composed of the following **TransactionAgents2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./Type
2.212		DebtorAgent	<DbtrAgt>	[0..1]	±
2.213		CreditorAgent	<CdtrAgt>	[0..1]	±

ccxlii.   2.212 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing the account of the debtor.

Type: This message item is composed of the following

BranchAndFinancialInstitutionIdentification4 element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
6.1.1		BIC	<BIC>	[0..1]	Identifier

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** in 'Message Item Types' section.

ccxliii.   6.1.0 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

Type: This message item is composed of the following

FinancialInstitutionIdentification element

ccxliv.   6.1.1 BIC <BIC>

Presence: [0..1]

Definition: Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

Data Type: BICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule(s):   BIC

Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) oreleven (11) contiguous characters comprising the first three or all four of the following components:BANK CODE COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.

ccxlv.   2.213 CreditorAgent <CdtrAgt>
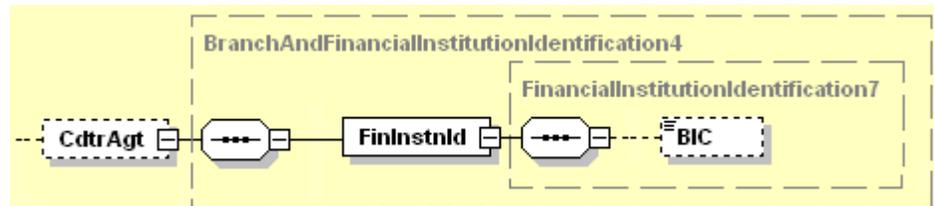
Presence: [0..1]

Definition: Financial institution servicing the account of the creditor.

Type: This message item is composed of the following

BranchAndFinancialInstitutionIdentification4 element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
6.1.0		FinancialInstitutionIdentification	\<FinInstnId\>	[1..1]	
6.1.1		BIC	\<BIC\>	[0..1]	Identifier

For additional Type information, please refer to **BranchAndFinancialInstitutionIdentification4** in 'Message Item Types' section.

ccxlvi. 6.1.0 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

Type: This message item is composed of the following

FinancialInstitutionIdentification element

ccxlvii. 6.1.1 BIC <BIC>

Presence: [0..1]

Definition: Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).

Data Type: BICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule(s):   BIC

Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following

components:BANK CODE COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional

ccxlviii. 2.224 Purpose <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.

Type: This message item is composed of the following **Purpose2Choice** element:

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.225		Code	<Cd>	[1..1]	Code

ccxlix. 2.225 Code <Cd>
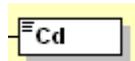
Presence: [1..1]

This message item is part of choice **2.224 Purpose**.

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Data Type: ExternalPurpose1Code

Format: maxLength: 4

                  minLength: 1

Purpose code list (see appendix 6.1)

ccl. 2.234 RemittanceInformation <RmtInf>
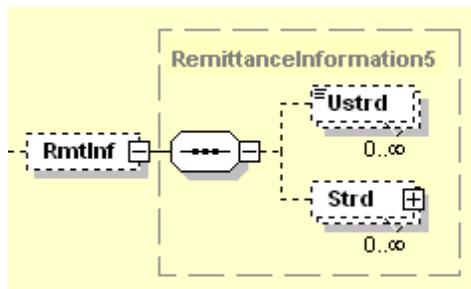
Presence: [0..1]

Definition: Structured information that enables the matching, ie, reconciliation, of a paymentwith the items that the payment is intended to settle, such as commercial invoices in an account receivable system.

Type: This message item is composed of the following **RemittanceInformation5** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.235		Unstructured	<Ustrd>	[0..n]	Text
2.236		Structured	<Strd>	[0..n]	

ccli. 2.235 Unstructured <Ustrd>

Presence: [0..n]

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.

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

cclii. 2.236 Structured <Strd>
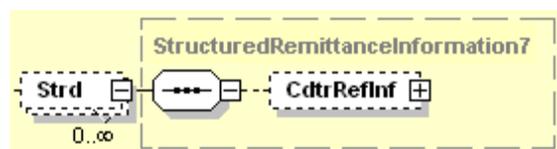
Presence: [0..n]

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.

Type: This message item is composed of the following **StructuredRemittanceInformation7** element(s):

USAGE: see 4.2 – Reporting of Structured Creditor references to RemittanceInformation – 2.234 item

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.256		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	

ccliii. 2.256 CreditorReferenceInformation <CdtrRefInf>
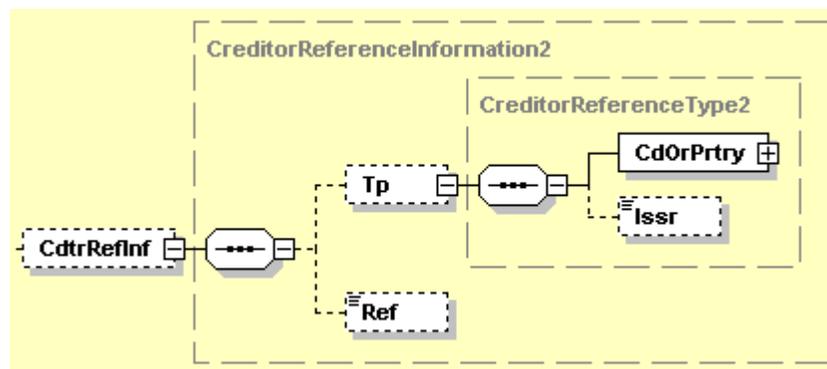
Presence: [0..1]

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

Type: This message item is composed of the following **CreditorReferenceInformation2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.257		Type	<Tp>	[0..1]	
2.262		Reference	<Ref>	[0..1]	Text

ccliv. 2.257 Type <Tp>
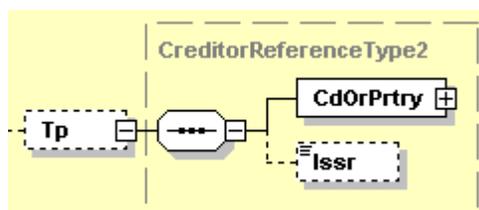
Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type: This message item is composed of the following **CreditorReferenceType2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.258		CodeOrProprietary	<CdOrPrtry>	[1..1]	
2.261		Issuer	<Issr>	[0..1]	Text

cclv. 2.258 CodeOrProprietary <CdOrPrtry>
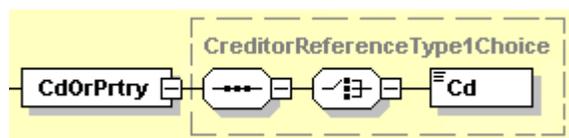
Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

Type: This message item is composed of the following **CreditorReferenceType1Choice** element:

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.259		Code	<Cd>	[1..1]	Code

cclvi.   2.259 Code <Cd>
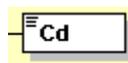
Presence: [1..1]

This message item is part of choice **8.3.23 CodeOrProprietary**.

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

Data Type: Code

One of the following **DocumentType3Code** values must be used:

Code	Name	Definition
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

cclvii.   2.261 Issuer <Issr>
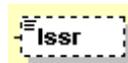
Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Data Type: Max35Text

Format: maxLength: 35

    minLength: 1

cclviii.   2.262 Reference <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.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cclix.   2.266 RelatedDates <RltdDts>
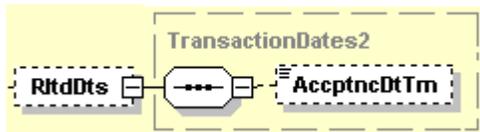
Presence: [0..1]

Definition: Set of elements identifying the dates related to the underlying transactions.

Type: This message item is composed of the following **TransactionDates2** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.267		AcceptanceDateTime	<AccptncDtTm>	[0..1]	DateTime

cclx.   2.267 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicingagent has received the payment order and has applied checks such as authorisation, availability of funds.

Data Type: ISODateTime

cclxi.   2.292 Tax <Tax>
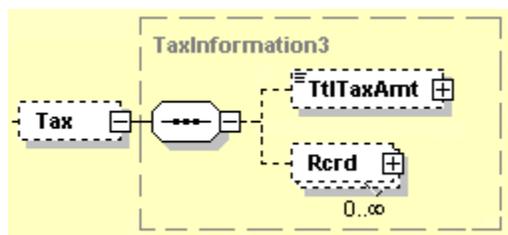
Presence: [0..1]

Definition: Set of elements used to provide details on the tax. Amount of money due to the government or tax authority, according to various pre-defined parameters such as thresholds or income.

Type: This message item is composed of the following **TaxInformation3** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
13.1.15		TotalTaxAmount	<TtlTaxAmt>	[0..1]	Amount
13.1.18		Record	<Rcrd>	[0..n]	

cclxii. 13.1.15 TotalTaxAmount <TtlTaxAmt>
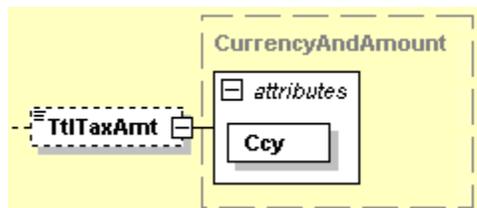
Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s): ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with
ISO 4217.Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

USAGE: See §4.3 - Reporting of costs, fees and taxes

cclxiii. 13.1.18 Record <Rcrd>
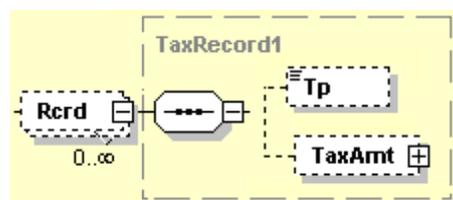
Presence: [0..n]

Definition: Record of tax details.

Type: This message item is composed of the following **TaxRecord1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./Type
13.1.19		Type	<Tp>	[0..1]	Text
13.1.31		TaxAmount	<TaxAmt>	[0..1]	

cclxiv. 13.1.19 Tye <Tp>
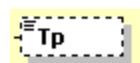
Presence: [0..1]

Definition: High level code to identify the type of tax details.

Data Type: Max35Text

Format: maxLength: 35

minLength: 1

cclxv.   13.1.31 TaxAmount <TaxAmt>
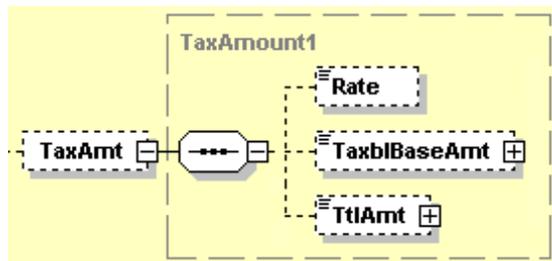
Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

Type: This message item is composed of the following **TaxAmount1** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
13.1.32		Rate	<Rate>	[0..1]	Rate
13.1.33		TaxableBaseAmount	<TaxblBaseAmt>	[0..1]	Amount
13.1.34		TotalAmount	<TtlAmt>	[0..1]	Amount

cclxvi.   13.1.32 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Data Type: PercentageRate

Format: fractionDigits: 10 - totalDigits: 11

cclxvii.   13.1.33 TaxableBaseAmount <TaxblBaseAmt>
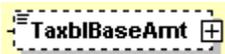
Presence: [0..1]

Definition: Amount of money on which the tax is based.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5 - minInclusive: 0 - totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

cclxviii.   13.1.34 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Data Type: ActiveOrHistoricCurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by

ActiveOrHistoricCurrencyCode.

Format: ActiveOrHistoricCurrencyAndAmount

fractionDigits: 5

minInclusive: 0

totalDigits: 18

ActiveOrHistoricCurrencyCode

[A-Z]{3,3}

Rule(s):   ActiveOrHistoricCurrencyAndAmount

CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.Note: The decimal separator is a dot.

ActiveOrHistoricCurrencyCode

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.

cclxix.   2.293 ReturnInformation <RtrInf>
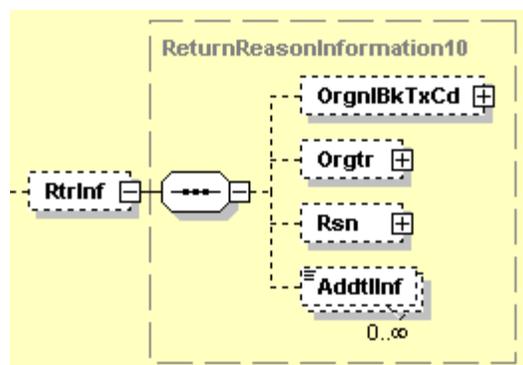
Presence: [0..1]

Definition: Set of elements used to provide the return information.

Type: This message item is composed of the following **ReturnReasonInformation10** element(s):

Rule(s):   ReturnReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.294		OriginalBankTransactionCode	<OrgnlBkTxCd>	[0..1]	
2.303		Originator	<Orgtr>	[0..1]	±
2.304		Reason	<Rsn>	[0..1]	
2.307		AdditionalInformation	<AddtlInf>	[0..n]	Text

cclxx.   2.294 OriginalBankTransactionCode <OrgnlBkTxCd>
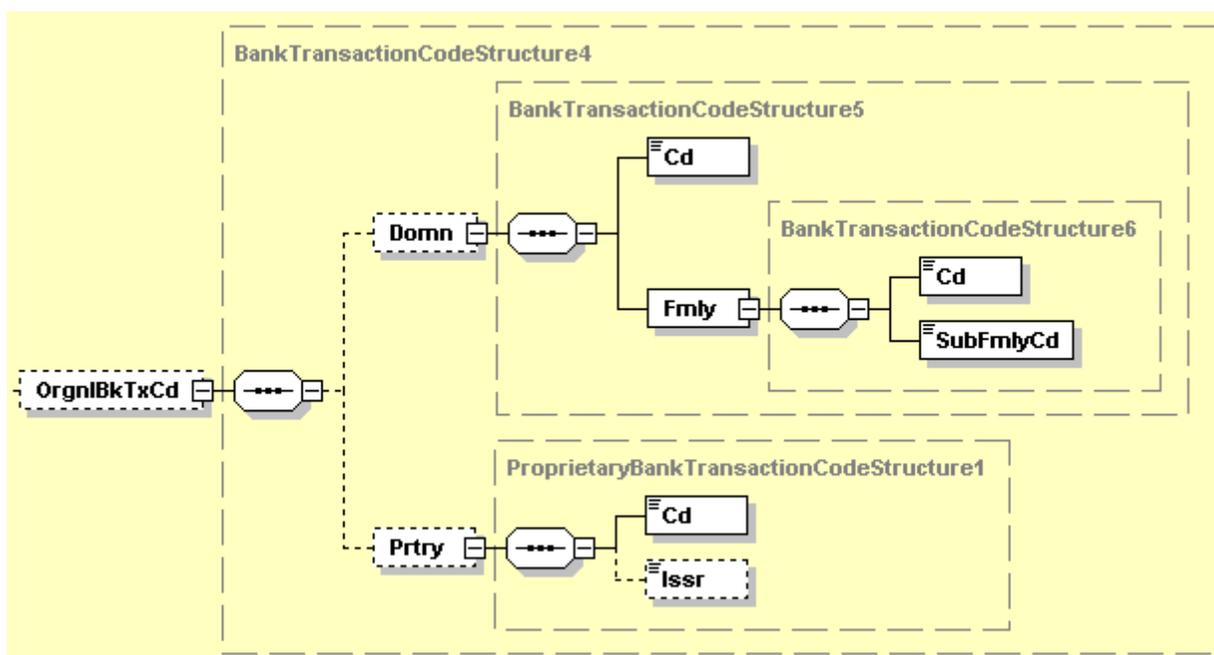
Presence: [0..1]

Definition: Set of elements to fully identify the type of underlying transaction resulting in anentry.

Type: This message item is composed of the following **BankTransactionCodeStructure1**

                       element(s):

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Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.295		Domain	<Domn>	[0..1]	
2.300		Proprietary	<Prtry>	[0..1]	

cclxxi.   2.295 Domain <Domn>

Presence: [0..1], R2

Definition: Set of elements used to provide the domain, the family and the sub-family of thebank transaction code, in a structured and hierarchical format.

Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family shouldbe provided.

Type: This message item is composed of the following BankTransactionCodeStructure5

element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.296		Code	<Cd>	[1..1]	Code
2.297		Family	<Fmly>	[1..1]	

cclxxii.   2.296 Code <Cd>
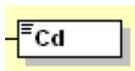
Presence: [1..1]

Definition: Specifies the business area of the underlying transaction.

Data Type: ExternalBankTransactionDomainCode

Format: maxLength: 4

minLength: 1

cclxxiii.   Family <Fmly>

Fmly

Presence: [1..1]

Definition: Specifies the family and the sub-family of the bank transaction code, within a specificdomain, in a structured and hierarchical format.

Type: This message item is composed of the following **BankTransactionCodeStructure6** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.298		Code	<Cd>	[1..1]	Code
2.299		SubFamilyCode	<SubFmlyCd>	[1..1]	Code

cclxxiv.   2.298 Code <Cd>
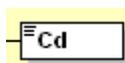
Cd

Presence: [1..1]

Definition: Specifies the family within a domain.

Data Type: ExternalBankTransactionFamilyCode

Format: maxLength: 4

                  minLength: 1

cclxxv.   2.299 SubFamilyCode <SubFmlyCd>

SubFmlyCd

Presence: [1..1]

Definition: Specifies the sub-product family within a specific family.

Data Type: ExternalBankTransactionSubFamily1Code

Format: maxLength: 4

                minLength: 1

cclxxvi.   2.300 Proprietary <Prtry>
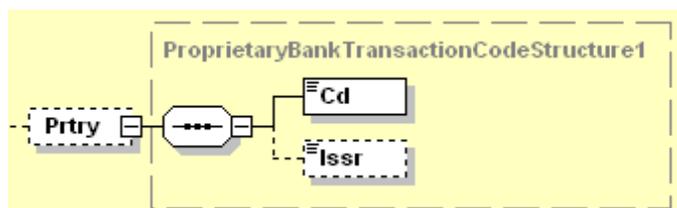
Presence: [0..1], R2

Definition: Bank transaction code in a proprietary form, as defined by the issuer.

Type: This message item is composed of the following

ProprietaryBankTransactionCodeStructure1   element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.301		Code	<Cd>	[1..1]	Text
2.302		Issuer	<Issr>	[0..1]	Text

cclxxvii.   2.301 Code <Cd>
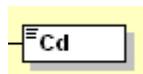
Presence: [1..1]

Definition: Proprietary bank transaction code to identify the underlying transaction.

Data Type: Max35Text

Format: maxLength: 35

                minLength: 1

cclxxviii.   Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the proprietary bank transaction code.

Data Type: Max35Text

Format: maxLength: 35

                 minLength: 1

cclxxix.   2.303 Originator <Orgtr>
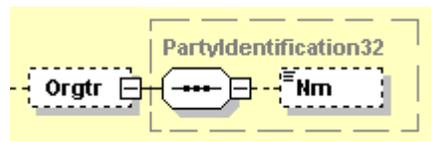
Presence: [0..1]

Definition: Party that issues the return.

Type: This message item is composed of the following **PartyIdentification32** element(s):

Ref	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
9.1.0		Name	<Nm>	[0..1]	Text

cclxxx.   9.1.0 Name <Nm>

Presence: [0..1]

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

Data Type: Max140Text

Format: maxLength: 140

minLength: 1

cclxxxi.   2.304 Reason <Rsn>
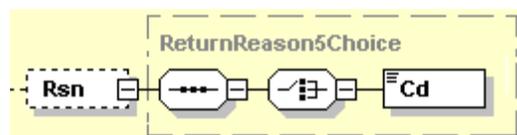
Presence: [0..1]

Definition: Specifies the reason for the return.

Type: This message item is composed of one of the following **ReturnReason5Choice** element(s):

Index	Or	Message Item	<XML Tag>	Mult.	Represent./ Type
2.305	.	Code	<Cd>	[1..1]	Code

cclxxxii.   2.305 Code <Cd>

Presence: [1..1]

Definition: Reason for the return.

Data Type: ExternalReturnReason1Code

Format: maxLength: 4 minLength: 1

USAGE: Only codes below will are supported

Code	Name	Definition
AC01	IncorrectAccountNumber	Account number is invalid or missing. Formerly: Format of the account number specified is not correct.
AC04	ClosedAccountNumber	Account number specified has been closed on the bank of account's books.
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
AC13	InvalidDebtorAccountType	Debtor account is a consumer account (B2B Only)
AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement)
AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not valid for receiver
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication	Duplication
BE01	InconsistenWithEndCustomer	Identification of end customer is not consistent with associated account number. (formerly CreditorConsistency).
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).
BE05	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer
FF05	InvalidLocalInstrumentCode	Local Instrument code is missing or invalid
FOCR	FollowingCancellationRequest	Following Cancellation Request
MD01	NoMandate	No Mandate
MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	File format incomplete or invalid
MD06	RefundRequestByEndCustomer	Return of funds requested by end customer
MD07	EndCustomerDeceased	End customer is deceased.
MS02	NotSpecifiedReasonCustomer Generated	Reason has not been specified by end customer
MS03	NotSpecifiedReasonAgent Generated	Reason has not been specified by agent.
NARR	Narrative	Reason is provided as narrative information in the additional reason information.
RC01	BankIdentifierIncorrect	Bank Identifier coe specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).

RC02	InvalidBankIdentifier	Bank identifier is invalid or missing. Generic usage if cannot specify between debit or credit account
RR01	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing

cclxxxiii.   2.307 AdditionalInformation <AddtlInf>
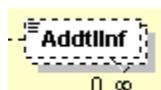
Presence: [0..n], R3

Definition: Further details on the return reason.

Data Type: Max105Text

Format: maxLength: 105

minLength: 1

cclxxxiv.   2.313 AdditionalTransactionInformation <AddtlTxInf>
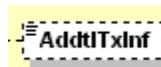
Presence: [0..1]

Definition: Further details of the transaction.

Data Type: Max500Text

Format: maxLength: 500

minLength: 1

cclxxxv.   2.314 AdditionalEntryInformation <AddtlNtryInf>
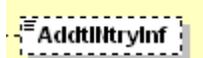
Presence: [0..1]

Definition: Further details of the entry.

Data Type: Max500Text

Format: maxLength: 500

minLength: 1

cclxxxvi.   2.315 AdditionalStatementInformation <AddtlStmtInf>
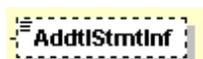
Presence: [0..1]

Definition: Further details of the account statement.

Data Type: Max500Text

Format: maxLength: 500

minLength: 1

D.Principles governing the structure of reporting

In this chapter, we often make references to XML-examples in chapter 7.The examples in chapter 7 are preceeded by two indexes:

- A = Example-Index:

  This example-index is made to facilitate the reading of these guidelines. All items are numbered consecutively, in order to have unique references to the examples.

- B = MX.CAMT053.001.02-Index:

  This index represents the exact index numbering of the CAMT053.001.02.

I. General principles

The use of optional fields may be subject to a bilateral agreement with the bank.

i. Information registered under the 'Entry' item – 2.76 :

- Both for simple and globalised transactions, information can be retrieved from the following items :

  - Amount - 2.78 item : the net amount that has been booked

  - Creditdebitindicator – 2.79 item : the direction of the transaction

  - Reversalindicator – 2.80 item: the question whether one is dealing with a correction inwriting or with R-transactions (SCT-SDD)

  - Status – 2.81 item : always 'booked' in the EoD reporting

  - BookingDate – 2.82 item : the booking date of the transaction

  - ValueDate – 2.83 item: the value date of the transaction

  - Accountservicereference – 2.84 item : the reference of the transaction generated bythe bank

  - BankTransactionCode – 2.91 item : the transaction type

- If the charges are linked to a globalised transaction, information also can be retrieved from the following items :

- Charges - 2.105 item : if there is a link between the costs/fees/taxes and the globalisation
- AdditionalEntryInformation – 2.314 item: additional information, if any, about the
- globalised transaction.

<mark>**XML-example** : see 7.4.1 – example-index 3.2 to 3.24</mark>

ii.   Information registered under the 'Entry details' item –2.135 :

The modus-operandi is defined in a bilateral agreement with the bank.

- as for a single transaction, information can be retrieved from the following items :

    - TransactionDetails – 2.141 item : any additional information about the transaction

- as for globalised transactions, information can be retrieved from the following items :

    - Batch – 2.136 item : all batch elements
    - TransactionDetails 2.141item: all information about the details of a globalized transaction
    - AdditionalEntyInformation - 2.314 item : additional information, if any, about the transaction

<mark>**XML-example** : see 7.4.2 – example-index 4.25 to 4.89</mark>

iii.   Partial / gross amounts versus net amount :

In case a transaction consists of several partial amounts (eg. a batch-booking or a transaction where charges or taxes are included), the net amount will be reported under the Amount – 2.78 item, and the partial amounts will be reported under EntryDetails – 2.135 item.

The sum of all partial amounts should equal the net amount.

Depending on your bank, in case the gross amount equals the net amount, the gross amount will not be reported under the EntryDetails – 2.135 item.

II. Reporting of Structured Creditor References to RemittanceInformation - 2.234 Item :

When the field 2.98 RemittanceInformation of the pain.001 xml message is filled, the information is provided in the corresponding fields of the camt.053 xml message.

The Structured Creditor Reference defined in Luxembourg, contains a 14 digit structured communication, with the last 2 digits as check digits (modulo 97) of the first 12 digits; but if the result is 0, then the check digits are 97.

Only Luxembourg banks support this national standardized reference.

III. Reporting of costs, fees and taxes :

- Use of the 'Charges' – 2.172 item under 'TransactionDetails' – 2.142 item
- Use of the 'Tax' – 2.182 item, if tax is levied on a part of or on the whole of the costs and fees concerned

Whenever charges are reported the 'Charges' – 2.172 item will be used as many times as there are different charges – related to the same transaction – to be reported,

XML-example : see 7.4.10

- If the costs, fees and taxes pertain to a globalised transaction, the information will be given under the 'Charges' – 2.105 item.

IV. Reporting of Customer References from Pain-messages :

A Pain-message can contain different customer references such as MessageIdentification, PaymentInformationIdentification, InstructionIdentification and EndToEndInformation. If they occur in a Pain-message transaction, they will be reported as follows :

- For single transactions in the following items :
  - Under the References – 2.143 item :
    - MessageIdentification – 2.144 item
    - PaymentInformationIdentification – 2.146 item

- InstructionIdentification – 2.147 item
- EndToEndIdentification – 2.148 item

- For globalised transactions :

    - Under the Batch – 2.136 item :
        - MessageIdentification – 2.137 item
        - PaymentInformationIdentification – 2.138 item

    - Under the References – 2.143 item :
        - InstructionIdentification – 2.147 item
        - EndToEndIdentification – 2.148 item
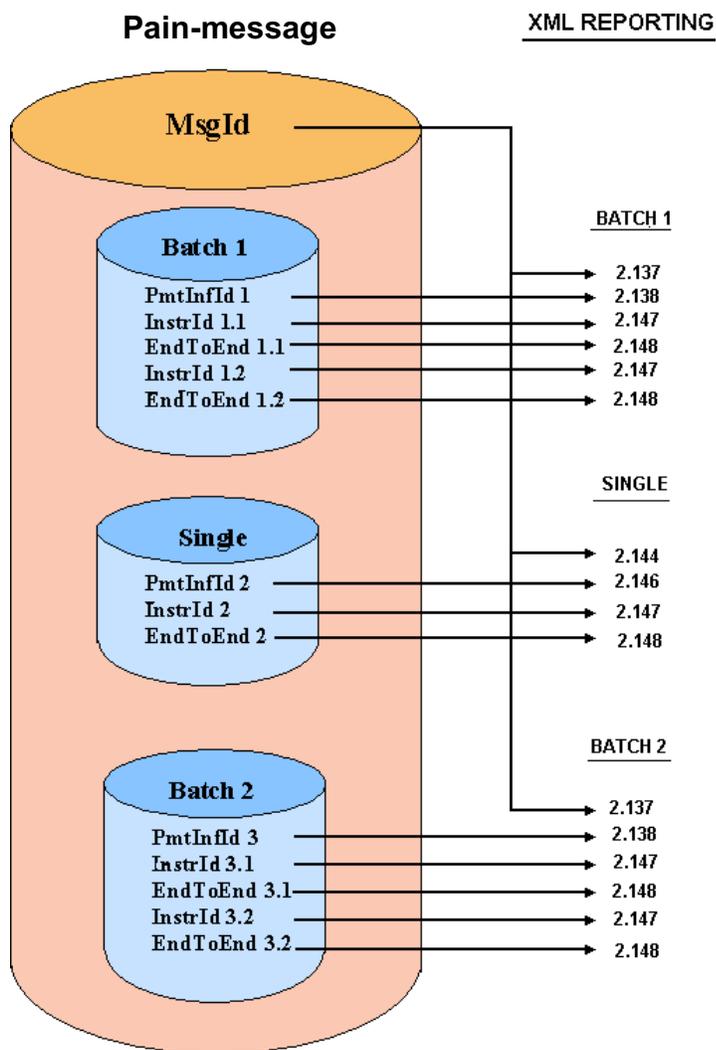
V. Reporting of the different kinds of amounts:

The use of optional fields may be subject to a bilateral agreement with the bank.

▶ Booked amount on the account (globalised or single):

Use of the 'Amount' – 2.78 item

▶ Other kinds of amounts:

Use of 'AmountDetails' – 2.156 item in accordance with the following rules:

- Amount related to a detail of a globalised transaction:

  -+ Use of the 'TransactionAmount' - 2.1.9 item

- Gross amount (before deduction of costs, fees and taxes) labeled in the currency of the reported account:

  -+ Use of the 'InstructedAmount – 2.1.0 item

- Gross amount (before deduction of costs, fees and taxes) not labeled in the currency of the reported account:

  -+ Use of the 'InstructedAmount' -2.1.0 item to report the gross amount of the original transaction in its original currency

  -+ Use of the 'CounterValueAmount' – 2.1.18 item for the reporting of the counter value labeled in the currency of the reported account, of the original amount. All useful information about currency conversion will be given under this item.

  -+ Use of the 'ProprietaryAmount' – 2.1.36 item with one of the category codes mentioned in § 6.2 – Category being included in the 'type' -2.1.37 item for the reporting of more specific amounts (capital of a long-term investment…): .. .

▶ Attention : if the amounts are related to a globalised transaction, the information will be given under the 'AmountDetails' – 2.104

XML-example : see 7.4.2 – example-index 4.37 to 4.50

VI. Reporting of the TransactionsSummary – 2.43 item:

Let's assume we have to report the following transactions in a statement :

- + 2.440,19
- + 482,40
- + 2926,20
- + 562,00
- 442,00

The reporting of the TransactionSummary – 2.43 item will be as follows :

```
<TxsSummry>
    <TtlNtries>
        <NbOfNtries>5</NbOfNtries>
        <Sum>6852.79</Sum>          -+      The sum off all transactions
                                            regardless whether they are
                                            credit- or debet-transactions.

        <TtlNetNtryAmt>5968.79</TtlNetNtryAmt>   ➜The sum off all
                                            transactions,
                                            taken in account
                                            whether they are
                                            credit- or debet-
                                            transactions.
        <CdtDbtInd>CRDT</CdtDbtInd>       ➜      Indicates whether the
                                            total net
                                            entry amount is a credit
                                            or a debit balance.
    </TtlNtries>
    <TtlCdtNtries>
        <NbOfNtries>4</NbOfNtries>        ➜      Number of individual
                                            credit entries
                                            included in the
                                            report.

        <Sum>6410.79</Sum>               ➜      Total of all individual
                                            credit entries
                                            included in the
                                            report.
```

</TtlCdtNtries>

<TtlDbtNtries>

                                            <NbOfNtries>**1**</NbOfNtries>   ➜   Number of individual debit entries included in the report.

                                              <Sum>**442.00**</Sum>   ➜   Total of all individual debit entries included in the report.

</TtlDbtNtries>

</TxsSummry>

XML-example : see 7.3 – example-index 2.58 to 2.73

E. Bank Transaction Codes

The Bank Transaction Codes structure is defined as follow:
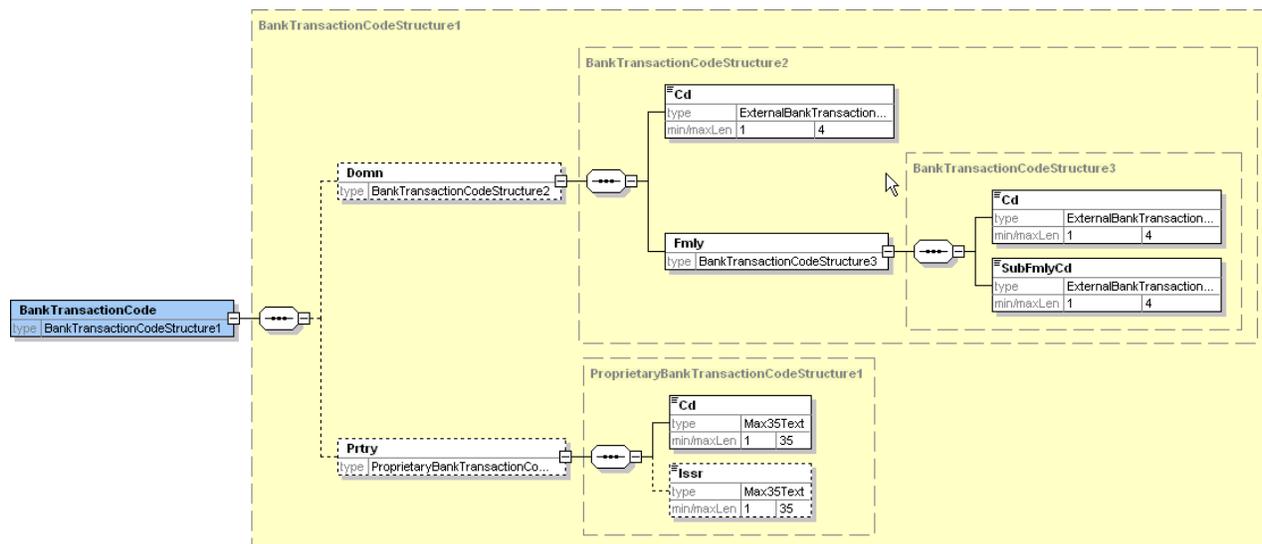
The Structure (Domain, Family, Sub-family) is not currently used in Luxembourg.

Only proprietary codes will be used.

Transaction codes defined in Luxembourg

Common list to be provided by banks.

F. Appendix

Purpose Code List

Code	Classification[1]	Name	Definition
CBLK	Card Settlement	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file orother information like terminal ID, card acceptor ID or other transaction details.
CDCB	Card Settlement	CardPayment with CashBack	Purchase of Goods and Services withadditional Cash disbursement at the POI (Cashback)
CDCD	Card Settlement	CashDisbursement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter)
CDCS	Card Settlement	Cash Disbursement with Surcharging	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bankcounter) with surcharging.
CDDP	Card Settlement	Card Deferred Payment	A combined service which enables thecard acceptor to perform an authorisation for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment. Examples where this service is widely used are unattended petrol pumps andphone booths

CDOC	Card Settlement	OriginalCredit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a MerchantRefund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
CDQC	Card Settlement	QuasiCash	Purchase of Goods which are equivalent to cash like coupons incasinos.
ETUP	Card Settlement	E-Purse Top Up	Transaction is related to a Service thatis first reserving money from a card account and then is loading an e-purseapplication by this amount.
FCOL	Card Settlement	Fee Collection	A Service that is settling card transaction related fees between twoparties.
MTUP	Card Settlement	Mobile Top Up	A Service that is first reserving moneyfrom a card account and then is loading a prepaid mobile phone amount by this amount.
ACCT	Cash Mgmt	AccountManagement	Transaction moves funds between 2 accounts of same account holder at thesame bank.
CASH	Cash Mgmt	CashManagementTransfer	Transaction is a general cashmanagement instruction.
COLL	Cash Mgmt	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
CSDB	Cash Mgmt	CashDisbursement	Transaction is related to cashdisbursement.
DEPT	Cash Mgmt	Deposit	Transaction is releted to a payment of deposit.
INTC	Cash Mgmt	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
LIMA	Cash Mgmt	LiquidityManagement	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
NETT	Cash Mgmt	Netting	Transaction is related to a netting operation.
AGRT	Commercial	AgriculturalTransfer	Transaction is related to the agricultural domain.
AREN	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry

BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
BOCE	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry
COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
CPYR	Commercial	Copyright	Transaction is payment of copyright.
GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
GDSV	Commercial	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
GSCB	Commercial	PurchaseSaleOfGoodsAndServicesWithCashBack	Transaction is related to purchase and sale of goods and services with cash back.
LICF	Commercial	LicenseFee	Transaction is payment of a license fee.
POPE	Commercial	Point of Purchase Entry	Transaction is related to a payment associated with a Point of Purchase Entry.
ROYA	Commercial	Royalties	Transaction is the payment of royalties.
SCVE	Commercial	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
TRAD	Commercial	TradeServices	Transaction is related to a trade services operation.
CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
COMT	Consumer	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
CLPR	Finance	CarLoanPrincipalRepayment	Transaction is a payment of car loan principal payment.
DBTC	Finance	DebitCollectionPayment	Collection of funds initiated via a debit transfer.

GOVI	Finance	GovernmentInsurance	Transaction is related to a payment of government insurance.
HLRP	Finance	HousingLoanRepayment	Transaction is related to a payment of housing loan.
INPC	Finance	InsurancePremiumCar	Transaction is a payment of car insurance premium.
INSU	Finance	InsurancePremium	Transaction is payment of an insurance premium.
INTE	Finance	Interest	Transaction is payment of interest.
LBRI	Finance	LaborInsurance	Transaction is a payment of labor insurance.
LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower.
LOAR	Finance	LoanRepayment	Transaction is related to repayment of loan to lender.
PENO	Finance	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.
PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.
RINP	Finance	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
TRFD	Finance	TrustFund	Transaction is related to a payment of a trust fund.
ADMG	General	AdministrativeManagement	Transaction is related to a payment associated with administrative management.
ADVA	General	AdvancePayment	Transaction is an advance payment.
BLDM	General	BuildingMaintenance	Transaction is related to a payment associated with building maintenance.
CBFF	General	CapitalBuilding	Transaction is related to capital building fringe fortune, ie capital building for retirement.
CCRD	General	CreditCardPayment	Transaction is related to a payment of credit card account.
CDBL	General	CreditCardBill	Transaction is related to a payment of credit card bill.
CFEE	General	CancellationFee	Transaction is related to a payment of cancellation fee.

COST	General	Costs	Transaction is related to payment of costs.
CPKC	General	Carpark Charges	Transaction is related to carpark charges.
DCRD	General	Debit Card Payment	Transaction is related to a debit card payment.
EDUC	General	Education	Transaction is related to a payment of study/tuition fees.
FAND	General	FinancialAidInCaseOfNaturalDisaster	Financial aid by State authorities for abolition of consequences of natural disasters.
FCPM	General	Late Payment of Fees & Charges	Transaction is the payment for late fees & charges. E.g Credit card charges
GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.
ICCP	General	IrrevocableCreditCardPayment	Transaction is reimbursement of credit card payment.
IDCP	General	IrrevocableDebitCardPayment	Transaction is reimbursement of debit card payment.
IHRP	General	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
INSM	General	Installment	Transaction is related to a payment of an installment.
IVPT	General	Invoice Payment	Transaction is the payment for invoices.
MSVC	General	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
NOWS	General	NotOtherwiseSpecified	Transaction is related to a payment for type of services not specified elsewhere.
OFEE	General	OpeningFee	Transaction is related to a payment of opening fee.
OTHR	General	Other	Other payment purpose.
PADD	General	Preauthorized debit	Transaction is related to a pre- authorized debit origination
PTSP	General	PaymentTerms	Transaction is related to payment terms specifications
RCKE	General	Re-presented Check Entry	Transaction is related to a payment associated with a re-presented check entry
RCPT	General	ReceiptPayment	Transaction is related to a payment of receipt.

REBT	General	Rebate	Transaction is the payment of a rebate.
REFU	General	Refund	Transaction is the payment of a refund.
RENT	General	Rent	Transaction is the payment of rent.
STDY	General	Study	Transaction is related to a payment of study/tuition costs.
TBIL	General	Telecommunications Bill	Transaction is related to a payment of telecommunications related bill.
TCSC	General	Town Council Service Charges	Transaction is related to a payment associated with charges levied by a town council.
TELI	General	Telephone-Initiated Transaction	Transaction is related to a payment initiated via telephone.
WEBI	General	Internet-Initiated Transaction	Transaction is related to a payment initiated via internet.
ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
CAFI	Investment	Custodian Management fee In-house	Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank coincide
CFDI	Investment	Capital falling due In-house	Transaction is the payment of capital falling due where custodian bank and current account servicing bank coincide
CMDT	Investment	CommodityTransfer	Transaction is payment of commodities.
DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
DIVD	Investment	Dividend	Transaction is payment of dividends.
FREX	Investment	ForeignExchange	Transaction is related to a foreign exchange operation.
HEDG	Investment	Hedging	Transaction is related to a hedging operation.
INVS	Investment	Investment & Securities	Transaction is for the payment of mutual funds, investment products and shares
PRME	Investment	PreciousMetal	Transaction is related to a precious metal operation.
SAVG	Investment	Savings	Transfer to savings/retirement

			account.
SECU	Investment	Securities	Transaction is the payment of securities.
SEPI	Investment	Securities Purchase In-house	Transaction is the payment of a purchase of securities where custodian bank and current account servicing bank coincide
TREA	Investment	TreasuryPayment	Transaction is related to treasury operations.
ANTS	Medical	AnesthesiaServices	Transaction is a payment for anesthesia services.
CVCF	Medical	ConvalescentCareFacility	Transaction is a payment for convalescence care facility services.
DMEQ	Medical	DurableMedicaleEquipment	Transaction is a payment is for use of durable medical equipment.
DNTS	Medical	DentalServices	Transaction is a payment for dental services.
HLTC	Medical	HomeHealthCare	Transaction is a payment for home health care services.
HLTI	Medical	HealthInsurance	Transaction is a payment of health insurance.
HSPC	Medical	HospitalCare	Transaction is a payment for hospital care services.
ICRF	Medical	IntermediateCareFacility	Transaction is a payment for intermediate care facility services.
LTCF	Medical	LongTermCareFacility	Transaction is a payment for long-term care facility services.
MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.
VIEW	Medical	VisionCare	Transaction is a payment for vision care services.
ALLW	Salary & Benefits	Allowance	Transaction is the payment of allowances.
ALMY	Salary & Benefits	AlimonyPayment	Transaction is the payment of alimony.
BBSC	Salary & Benefits	Baby Bonus Scheme	Transaction is related to a payment made as incentive to encourage parents to have more children
BECH	Salary & Benefits	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.

BENE	Salary & Benefits	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
BONU	Salary & Benefits	BonusPayment.	Transaction is related to payment of a bonus.
COMM	Salary & Benefits	Commission	Transaction is payment of commission.
CSLP	Salary & Benefits	CompanySocialLoanPaymentToBank	Transaction is a payment by a company to a bank for financing social loans to employees.
GVEA	Salary & Benefits	Austrian Government Employees Category A	Transaction is payment to category A Austrian government employees.
GVEB	Salary & Benefits	Austrian Government Employees Category B	Transaction is payment to category B Austrian government employees.
GVEC	Salary & Benefits	Austrian Government Employees Category C	Transaction is payment to category C Austrian government employees.
GVED	Salary & Benefits	Austrian Government Employees Category D	Transaction is payment to category D Austrian government employees.
PAYR	Salary & Benefits	Payroll	Transaction is related to the payment of payroll.
PENS	Salary & Benefits	PensionPayment	Transaction is the payment of pension.
PRCP	Salary & Benefits	PricePayment	Transaction is related to a payment of a price.
SALA	Salary & Benefits	SalaryPayment	Transaction is the payment of salaries.
SSBE	Salary & Benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
AEMP	Salary&Benefits	ActiveEmploymentPolicy	Payment concerning active employment policy.
GFRP	Salary&Benefits	GuaranteeFundRightsPayment	Compensation to unemployed persons during insolvency procedures.
GWLT	Salary&Benefits	GovermentWarLegislationTransfer	Payment to victims of war violence and to disabled soldiers.
RHBS	Salary&Benefits	RehabilitationSupport	Benefit for the duration of occupational rehabilitation.
ESTX	Tax	EstateTax	Transaction is related to a payment of estate tax.
FWLV	Tax	Foreign Worker Levy	Transaction is related to a payment of Foreign Worker Levy
GSTX	Tax	Goods & Services Tax	Transaction is the payment of Goods & Services Tax

HSTX	Tax	HousingTax	Transaction is related to a payment of housing tax.
INTX	Tax	IncomeTax	Transaction is related to a payment of income tax.
NITX	Tax	NetIncomeTax	Transaction is related to a payment of net income tax.
PTXP	Tax	Property Tax	Transaction is related to a payment of property tax.
RDTX	Tax	Road Tax	Transaction is related to a payment of road tax.
TAXS	Tax	TaxPayment	Transaction is the payment of taxes.
VATX	Tax	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	Tax	WithHolding	Transaction is related to a payment of withholding tax.
TAXR	Tax	TaxRefund	Transaction is the refund of a tax payment or obligation.
AIRB	Transport	Air	Transaction is a payment for air transport related business.
BUSB	Transport	Bus	Transaction is a payment for bus transport related business.
FERB	Transport	Ferry	Transaction is a payment for ferry related business.
RLWY	Transport	Railway	Transaction is a payment for railway transport related business.
TRPT	Transport	RoadPricing	Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation
CBTV	Utilities	CableTVBill	Transaction is related to a payment of cable TV bill.
ELEC	Utilities	ElectricityBill	Transaction is related to a payment of electricity bill.
ENRG	Utilities	Energies	Transaction is related to a utility operation.
GASB	Utilities	GasBill	Transaction is related to a payment of gas bill.
NWCH	Utilities	NetworkCharge	Transaction is related to a payment of network charges.
NWCM	Utilities	NetworkCommunication	Transaction is related to a payment of network communication.
OTLC	Utilities	OtherTelecomRelatedBill	Transaction is related to a payment of other telecom related bill.
PHON	Utilities	TelephoneBill	Transaction is related to a payment of telephone bill.

UBIL	Utilities	Utilities	Transaction is for the payment to common utility provider that provide gas, water and/or electricity.
WTER	Utilities	WaterBill	Transaction is related to a payment of water bill.

G. Examples

The examples are preceded by two indexes:

   a)   A = Example-Index:
       This example-index is made to facilitate the reading of these guidelines. Allitems are numbered consecutively, in order to have unique references to the examples.

   b)   B = MX.CAMT053.001.02-Index:
       This index represents the exact index numbering of the CAMT053.001.02.

I.   XMLHeader

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02 camt.053.001.02.xsd">
<BkToCstmrStmtV01>

II.   GroupHeader

A	B	A = Example-Index B = MX.CAMT053.001.02-Index
1.1	1.0	<GrpHdr>
1.2	1.1	<MsgId>**XML-Example**</MsgId>
1.3	1.2	<CreDtTm>**2014-03-03T00:00:00**</CreDtTm>
1.4	1.3	<MsgRcpt>
1.5	9.1.0	
1.6		<Nm>**Name Recipient**</Nm>
1.7	1.4	</MsgRcpt>
1.8	8.2.0	<MsgPgntn>
1.9	8.2.1	

1.10		<PgNb>**1**</PgNb>
1.11	1.5	<LastPgInd>**YES**</LastPgInd>
		</MsgPgntn>
		</GrpHdr>

III. Statement

Sequencenumber electronic message :   **128**

Sequencenumber statement on paper :   **130**

Reporting Period :   **31/03/2014**

Reported account :   **LU566541234567890123**

Old balance :   **+ 1773.75**

New balance :   **+ 7742.54**

- -

Transactions :   + 2440.19

+ 482.40

+ 2926.20

+ 562.00

− 442.00

- -

A	B	A = Example-Index B = MX.CAMT053.001.02-Index
2.1	2.0	<Stmt>
2.2	2.1	<Id>**XML-Example_2014-03-31T00:00:00**</Id>
2.3	2.2	<ElctrncSeqNb>**128**</ElctrncSeqNb>
2.4	2.3	<LglSeqNb>**130**</LglSeqNb>
2.5	2.4	<CreDtTm>**2014-03-31T00:00:00**</CreDtTm>
2.6	2.5	<FrToDt>
2.7	5.1.0	<FrDtTm>**2014-03-31T00:00:00**</FrDtTm>
2.8	5.1.1	<ToDtTm>**2014-03-31T00:00:00**</ToDtTm>
2.9		</FrToDt>
2.10	2.10	<Acct>
2.11	1.2.0	<Id>
2.12	1.2.1	<IBAN> **LU566541234567890123**</IBAN>
2.13		</Id>
2.14	1.2.8	<Tp>
2.15	1.2.10	<Prtry>**Account Type**</Prtry>
2.16		</Tp>
2.17	1.2.11	<Ccy>EUR</Ccy>
2.18	1.2.13	<Ownr>
2.19	1.2.14	<Nm>**Name Accountowner**</Nm>
2.27		</Ownr>
2.28	1.2.56	<Svcr>
2.29	1.2.57	<FinInstnId>
2.30	1.2.58	<BIC> **AAAALULL** </BIC>
2.31		</FinInstnId>

2.32		</Svcr>
2.33		</Acct>
2.34	2.23	<Bal>
2.35	2.24	<Tp>
2.36	2.25	<CdOrPrtry>
2.37	2.26	<Cd>**OPBD**</Cd>
2.38		</CdOrPrtry>
2.39		</Tp>
2.40	2.34	<Amt Ccy="EUR">**1773.75**</Amt>
2.41	2.35	<CdtDbtInd>**CRDT**</CdtDbtInd>
2.42	2.36	<Dt>
2.43	4.1.0	<Dt>**2014-03-31**</Dt>
2.44		</Dt>
2.45		</Bal>
2.46	2.23	<Bal>
2.47	2.24	<Tp>
2.48	2.25	<CdOrPrtry>

A	B	A = Example-Index B = MX.CAMT053.001.02-Index
2.49	2.26	<Cd>**CLBD**</Cd>
2.50		</CdOrPrtry>
2.51		</Tp>
2.52	2.34	<Amt Ccy="EUR">**7742.54**</Amt>
2.53	2.35	<CdtDbtInd>**CRDT**</CdtDbtInd>
2.54	2.36	<Dt>
2.55	4.1.0	<Dt>**2014-03-31**</Dt>
2.56		</Dt>
2.57		</Bal>
2.58	2.43	<TxsSummry>
2.59	2.44	<TtlNtries>
2.60	2.45	<NbOfNtries>**5**</NbOfNtries>
2.61	2.46	<Sum>**6852.79**</Sum>
2.62	2.47	<TtlNetNtryAmt>**5968.79**</TtlNetNtryAmt>
2.63	2.48	<CdtDbtInd>**CRDT**</CdtDbtInd>
2.64		</TtlNtries>
2.65	2.49	<TtlCdtNtries>
2.66	2.50	<NbOfNtries>**4**</NbOfNtries>
2.67	2.51	<Sum>**6410.79**</Sum>
2.68		</TtlCdtNtries>
2.69	2.52	<TtlDbtNtries>
2.70	2.53	<NbOfNtries>**1**</NbOfNtries>
2.71	2.54	<Sum>**442.00**</Sum>
2.72		</TtlDbtNtries>
2.73		</TxsSummry>
2.74	2.76	<Ntry>
2.75		...
2.76		</Ntry>
2.77	2.76	<Ntry>
2.78		...
2.79		</Ntry>
2.80		...
2.81		...
2.82		</Stmt>

IV. Entries

i. SCT Transfer – single

Booking date :	**20/03/2014**
Value date :	**19/03/2014**
Account counterparty :	**DE79 3704 0044 0123 6199 00**
BIC bank counterparty :	**COBADEFF370**
Counterparty Name :	**HOTEL RESERVATION**

Net Amount :	**- 1024.03**

Communication :	**INV 2150135**

A	B	A = Example-Index B = MX.CAMT053.001.02-Index
3.1	2.76	\<Ntry\>
3.2	2.78	\<Amt Ccy="EUR"\>**1024.03**\</Amt\>
3.3	2.79	\<CdtDbtInd\>**DBIT**\</CdtDbtInd\>
3.4	2.81	\<Sts\>**BOOK**\</Sts\>
3.5	2.82	\<BookgDt\>
3.6	4.1.0	\<Dt\>**20140320**\</Dt\>
3.7		\</BookgDt\>
3.8	2.83	\<ValDt\>
3.9	4.1.0	\<Dt\>**20140319**\</Dt\>
3.10		\</ValDt\>
3.11	2.84	\<AcctSvcrRef\>**Bank Reference**\</AcctSvcrRef\>
3.12	2.91	\<BkTxCd\>
3.20	2.97	\<Prtry\>
3.21	2.98	\<Cd\>**835**\</Cd\>
3.23		\</Prtry\>
3.24		\</BkTxCd\>
3.25	2.135	\<NtryDtls\>
3.26	2.142	\<TxDtls\>
3.27	2.199	\<RltdPties\>
3.28	2.204	\<Cdtr\>
3.29	9.1.0	\<Nm\>**HOTEL RESERVATION**\</Nm\>
3.30		\</Cdtr\>
3.31	2.205	\<CdtrAcct\>
3.32	1.1.0	\<Id\>
3.33	1.1.1	\<IBAN\>**DE79370400440123619900**\</IBAN\>
3.34		\</Id\>
3.35		\</CdtrAcct\>
3.36		\</RltdPties\>
3.37	2.211	\<RltdAgts\>
3.38	2.213	\<CdtrAgt\>
3.39	6.1.0	\<FinInstnId\>
3.40	6.1.1	\<BIC\>**COBADEFF370**\</BIC\>
3.41		\</FinInstnId\>

3.42		</CdtAgt>
3.43		</RltdAgts>
3.44	2.234	<RmtInf>
3.45	2.235	<Ustrd>**INV 2150135**</Ustrd>
3.46		</RmtInf>
3.47		</TxDtls>
3.48		</NtryDtls>
3.49		</Ntry>

ii.   International transfers - collective

Booking Date :   **08/07/2014**

Value date :   **07/07/2014**

Batch reference :   **GD081900000191**

- -

Total net amount :   **- 29.214,47**

- -

Payment 1

Your reference :   **5100071347**

Account counterparty :   **GB46 RBOS 1604 0020 1774 05**

Counterparty Name :   **IBOS**

Counterparty Address :   **3 LONDON WALL BUILDINGS**

Locality counterparty :   **EC2M5PP LONDON**

Counterparty Country :   **GB**

Communication :   **200815**

Banker counterparty :   **ROYAL BANK OF SCOTLAND PLC**

 - -

Net amount :   **- 9.514,53 EUR**

 - -

Gross Amount :   **- 9.514,53 EUR**

- -

Gross Amount in the currency of the account   **9.514,53**

Gross Amount in original currency :   **7.500,00**

Exchange rate :	**0,78826800**
Currency :	**GBP**

Payment 2

Your reference :	**5100071348**
Account counterparty :	**217502032065**
Counterparty Name :	**FINQUEST PARTNERS LLC**
Counterparty Address :	**14 WALL STREET 20TH FLOO**
Locality counterparty :	**US 10005 NEW YORK USA**
Counterparty Country :	**US**
Communication :	**080623**
Banker counterparty :	**JPMORGAN CHASE BANK NA**
Net Amount :	**- 10.893,47 EUR**
Gross Amount :	**- 10.893,47 EUR**
Gross Amount in the currency of the account :	**10.893,47**
Gross Amount in original currency :	**16.930,68**
Exchange rate :	**1,55420500**
Currency :	**USD**

Payment 3

Your reference :	**5100071349**
Account counterparty :	**FR76 3000 4008 0100 0215 5321 831**
BIC bank counterparty :	**BNPAFRPP**
Counterparty Name :	**MUREX**
Counterparty Address :	**8 RUE BELLINI**
Locality counterparty :	**75782 PARIS CEDEX 16**
Net amount :	**- 8.800,00 EUR**

Payment 4

Your reference :	**5100071350**
Account counterparty :	**PL101050 0099 5521 0000 0076 4605**
Counterparty Name :	**POLENERGIA SA**
Address Counterparty :	**CHMIELNA 85/87**
Locality counterparty :	**PL 00-805WARSZAWA POLE**
Counterparty Country :	**PL**
Communication :	**01/0002434/1608R**
Banker counterparty :	**ING Bank Slaski SA**

- -

Net Amount :	**- 6,47 EUR**

- -

Gross Amount :	**- 6,47 EUR**

- -

Gross Amount in the currency of the account :	**6.47**
Gross Amount in original currency :	**21.12**
Exchange rate :	**3,26358800**
Currency :	**PLN**

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4.1	2.76	<Ntry>
4.2	2.78	<Amt Ccy="EUR">**29214.47**</Amt>
4.3	2.79	<CdtDbtInd>**DBIT**</CdtDbtInd>
4.4	2.81	<Sts>**BOOK**</Sts>
4.5	2.82	<BookgDt>
4.6	4.1.0	<Dt>**20140708**</Dt>
4.7		</BookgDt>
4.8	2.83	<ValDt>
4.9	4.1.0	<Dt>**20140707**</Dt>
4.10		</ValDt>
4.11	2.84	<AcctSvcrRef>**Bank Reference**</AcctSvcrRef>
4.12	2.91	<BkTxCd>
4.13	2.97	<Prtry>
4.14	2.98	<Cd>**835**</Cd>
4.15		</Prtry>
4.16		</BkTxCd>
4.17	2.135	<NtryDtls>
4.18	2.136	<Btch>
4.19	2.138	<PmtInfId>**GD0819000000191**</PmtInfId>
4.20	2.139	<NbOfTxs>**4**</NbOfTx>
4.21	2.140	<TtlAmt Ccy="EUR">**29214.47**</TtlAmt>
4.22	2.141	<CdtDbtInd>**DBIT**</CdtDbtInd>
4.23		</Btch>
4.24	2.142	<TxDtls>

4.25	2.143	<Refs>
4.26	2.145	<AcctSvcrRef>**Bank Reference**</AcctSvcrRef>

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4.28		</Refs>
4.29	2.156	<AmtDtls>
4.30	2.1.0	<InstdAmt>
4.31	2.1.1	<Amt Ccy="GBP">**7500**</Amt>
4.32		</InstdAmt>
4.33	2.1.18	<CntrValAmt>
4.34	2.1.19	<Amt Ccy="EUR">**9514.53**</Amt>
4.35	2.1.20	<CcyXchg>
4.36	2.1.21	<SrcCcy>**GBP**</SrcCcy>
4.37	2.1.22	<TrgtCcy>**EUR**</TrgtCcy>
4.38	2.1.23	<UnitCcy>**EUR**</UnitCcy>
4.39	2.1.24	<XchgRate>**0.78826800**</XchgRate>
4.40		</CcyXchg>
4.41		</CntrValAmt>
4.42		</AmtDtls>
4.43	2.163	<BkTxCd>
4.44	2.169	<Prtry>
4.45	2.170	<Cd>**835**</Cd>
4.46		</Prtry>
4.47		</BkTxCd>
4.48	2.199	<RltdPties>
4.49	2.204	<Cdtr>
4.50	9.1.0	<Nm>**IBOS**</Nm>
4.51	9.1.1	<PstlAdr>
4.52	9.1.11	<AdrLine>**LONDON WALL BUILDIN EC2M5PP LONDON GB** </AdrLine>
4.53		</PstlAdr>
4.54		</Cdtr>
4.55	2.205	<CdtrAcct>
4.56	1.1.0	<Id>
4.57	1.1.1	<IBAN>**GB46RBOS16040020177405**</IBAN>
4.58		</Id>
4.59		</CdtrAcct>
4.60		</RltdPties>
4.61	2.211	<RltdAgts>
4.62	2.213	<CdtrAgt>
4.63	6.1.0	<FinInstnId>
4.64	6.1.7	<Nm>**ROYAL BANK OF SCOTLAND PLC**</Nm>
4.65		</FinInstnId>
4.66		</CdtrAgt>
4.67		</RltdAgts>
4.68	2.234	<RmtInf>
4.69	2.235	<Ustrd>**200815**</Ustrd>
4.70		</RmtInf>
4.71		</TxDtls>
4.72	2.142	<TxDtls>
4.73	2.143	<Refs>
4.74	2.145	<AcctSvcrRef>**Bank Reference**</AcctSvcrRef>

4.75	2.148	<EndToEndId>**5100071348**</EndToEndId>
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4.77	2.156	<AmtDtls>
4.78	2.1.0	<InstdAmt>
4.79	2.1.1	<Amt Ccy="USD">**16930.68**</Amt>
4.80		</InstdAmt>
4.81	2.1.18	<CntrValAmt>
4.82	2.1.19	<Amt Ccy="EUR">**10893.47**</Amt>
4.83	2.1.20	<CcyXchg>
4.84	2.1.21	<SrcCcy>**USD**</SrcCcy>
4.85	2.1.22	<TrgtCcy>**EUR**</TrgtCcy>
4.86	2.1.23	<UnitCcy>**EUR**</UnitCcy>
4.87	2.1.24	<XchgRate>**1.55420500**</XchgRate>
4.88		</CcyXchg>
4.89		</CntrValAmt>

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4.92	2.169	<Prtry>
4.93	2.170	<Cd>**835**</Cd>
4.94		</Prtry>
4.95		</BkTxCd>
4.96	2.199	<RltdPties>
4.97	2.204	<Cdtr>
4.98	9.1.0	<Nm>**FINQUEST PARTNERS LLC**</Nm>
4.99	9.1.1	<PstlAdr>
4.100	9.1.11	<AdrLine>**WALL STREET 20 US-10005 NEW YORK US** </AdrLine>
4.101		</PstlAdr>
4.102		</Cdtr>
4.103	2.205	<CdtrAcct>
4.104	1.1.0	<Id>
4.105	1.1.2	<Othr>
4.106	1.1.3	<Id>**217502032065**</Id>
4.107		</Othr>
4.108		</Id>
4.109		</CdtrAcct>
4.110		</RltdPties>
4.111	2.211	<RltdAgts>
4.112	2.213	<CdtrAgt>
4.113	6.1.0	<FinInstnId>
4.114	6.1.7	<Nm>**JPMORGAN CHASE BANK NA**</Nm>
4.115		</FinInstnId>
4.116		</CdtrAgt>
4.117		</RltdAgts>
4.118	2.234	<RmtInf>
4.119	2.235	<Ustrd>**080623**</Ustrd>
4.120		</RmtInf>
4.121		</TxDtls>
4.122	2.142	<TxDtls>
4.123	2.143	<Refs>
4.124	2.145	<AcctSvcrRef>**Bank Reference**</AcctSvcrRef>
4.125	2.18	<EndToEndId>**5100071349**</EndToEndId>

4.126		</Refs>
4.127	2.156	<AmtDtls>
4.128	2.1.9	<TxAmt>
4.129	2.1.10	<Amt Ccy="EUR">**8800**</Amt>
4.130		</TxAmt>
4.131		</AmtDtls>
4.132	1.163	<BkTxCd>
4.133	2.169	<Prtry>
4.134	2.170	<Cd>**835**</Cd>
4.135		</Prtry>
4.136		</BkTxCd>
4.137	2.199	<RltdPties>
4.138	2.204	<Cdtr>
4.139	9.1.0	<Nm>**MUREX**</Nm>
4.140	9.1.1	<PstlAdr>
4.141	9.1.11	<AdrLine>**RUE BELLINI 8 75782 PARIS CEDEX 16 FR** </AdrLine>
4.142		</PstlAdr>
4.143		</Cdtr>
4.144	2.205	<CdtrAcct>
4.145	1.1.0	<Id>
4.146	1.1.1	<IBAN>**FR76300040080...**</IBAN>
4.147		</Id>
4.148		</CdtrAcct>
4.149		</RltdPties>
4.150	2.211	<RltdAgts>
4.151	2.213	<CdtrAgt>
4.152	6.1.0	<FinInstnId>

A	B	A = Example-Index B = MX.CAMT053.001.02-Index
4.153	6.1.1	<BIC>**BNPAFRPP**</BIC>
4.154		</FinInstnId>
4.155		</CdtrAgt>
4.156		</RltdAgts>
4.157	2.234	<RmtInf>
4.158	2.235	<Ustrd>**01000-005948**</Ustrd>
4.159		</RmtInf>
4.160		</TxDtls>
4.161	2.142	<TxDtls>
4.162	2.143	<Refs>
4.163	2.145	<AcctSvcrRef>**Bank Reference**</AcctSvcrRef>
4.164	2.148	<EndToEndId>**5100071350**</EndToEndId>
4.165		</Refs>
4.166	2.156	<AmtDtls>
4.167	2.1.0	<InstdAmt>
4.168	2.1.1	<Amt Ccy="PLN">**21.12**</Amt>
4.169		</InstdAmt>
4.170	2.1.18	<CntrValAmt>
4.171	2.1.19	<Amt Ccy="EUR">**6.47**</Amt>
4.172	2.1.20	<CcyXchg>
4.173	2.1.21	<SrcCcy>**PLN**</SrcCcy>
4.174	2.1.22	<TrgtCcy>**EUR**</TrgtCcy>
4.175	2.1.23	<UnitCcy>**EUR**</UnitCcy>
4.176	2.1.24	<XchgRate>**3.26358800**</XchgRate>

4.177		</CcyXchg>
4.178		</CntrValAmt>
4.179		</AmtDtls>
4.180	2.163	<BkTxCd>
4.181	2.169	<Prtry>
4.182	2.170	<Cd>**835**</Cd>
4.183		</Prtry>
4.184		</BkTxCd>
4.185	2.199	<RltdPties>
4.186	2.204	<Cdtr>
4.187	9.1.0	<Nm>**POLENERGIA S.A.**</Nm>
4.188	9.1.1	<PstlAdr>
4.189	9.1.11	<AdrLine>**CHMIELNA 85/87 00-805 WARSZAWA PL** </AdrLine>
4.190		</PstlAdr>
4.191		</Cdtr>
4.192	2.205	<CdtrAcct>
4.193	1.1.0	<Id>
4.194	1.1.1	<IBAN>**PL10105000995521000000764605**</IBAN>
4.195		</Id>
4.196		</CdtrAcct>
4.197		</RltdPties>
4.198	2.211	<RltdAgts>
4.199	2.213	<CdtrAgt>
4.200	6.1.0	<FinInstnId>
4.201	6.1.7	<Nm>**ING BANK SLASKI SA**</Nm>
4.202		</FinInstnId>
4.203		</CdtrAgt>
4.204		</RltdAgts>
4.205	2.234	<RmtInf>
4.206	2.235	<Ustrd>**01/0002434/1608R**</Ustrd>
4.207		</RmtInf>
4.208		</TxDtls>
4.209		</NtryDtls>
4.210		</Ntry>

iii.   Received payments with a structured Creditor Reference

Booking Date :   **20/03/2014**

Value Date :   **20/03/2014**

-- ----------------------

Total net amount :   **+ 59,40 EUR**

-- ----------------------

Payment 1

Account counterparty :   **LU566541234567890123**

	BIC bank counterparty :	**CREGBEBB**
	Counterparty Name :	**HAYETTE CHRISTOPHE**
	Counterparty Address :	**PLACE DE WISBECQ 20**
	Locality counterparty :	L- **1430 Luxembourg**

- -

| | Net Amount : | **+ 41,10 EUR** |

- -

| | Structured Creditor Reference : | **"+++12345678912313+++"** |

Payment 2

	Account counterparty :	**LU699871234567898765**
	Counterparty Name :	**THIRY FRANCOISE**
	Counterparty Address :	**67 CHEMIN DE LA GUENETTE**
	Locality counterparty :	L- **1400 Rollingen**

- -

| | Net Amount : | **+ 18,30 EUR** |

- -

| | Structured Creditor Reference : | **"Invoice 123456"** |

A	B	A = Example-Index B = MX.CAMT053.001.02-Index
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9.3	2.79	<CdtDbtInd>**CRDT**</CdtDbtInd>
9.4	2.81	<Sts>**BOOK**</Sts>
9.5	2.82	<BookgDt>
9.6	4.1.0	<Dt>**20140320**</Dt>
9.7		</BookgDt>
9.8	2.83	<ValDt>
9.9	4.1.0	<Dt>**20140320**</Dt>
9.10		</ValDt>
9.11	2.84	<AcctSvcrRef>**Bank Reference**</AcctSvcrRef>
9.12	2.91	<BkTxCd>
9.13	2.97	<Prtry>
9.14	2.98	<Cd>**835**</Cd>
9.15		</Prtry>
9.16		</BkTxCd>
9.17	2.135	<NtryDtls>
9.18	2.136	<Btch>
9.19	2.139	<NbOfTxs>**2**</NbOfTxs>
9.20	2.140	<TtlAmt Ccy="EUR">**59.40**</TtlAmt>
9.21	2.141	<CdtDbtInd>**CRDT**</CdtDbtInd>
9.22		</Btch>

9.23	2.142	<TxDtls>
9.24	2.143	<Refs>
9.25	2.145	<AcctSvcrRef>**Bank Reference**</AcctSvcrRef>
9.26		</Refs>
9.27	2.156	<AmtDtls>
9.28	2.1.9	<TxAmt>

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9.29	2.1.10	<Amt Ccy="EUR">**41.10**</Amt>
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9.31		</AmtDtls>
9.32	2.163	<BkTxCd>
9.33	2.169	<Prtry>
9.34	2.170	<Cd>**835**</Cd>
9.35		</Prtry>
9.36		</BkTxCd>
9.37	2.199	<RltdPties>
9.38	2.201	<Dbtr>
9.39	9.1.0	<Nm>**HAYETTE CHRISTOPHE**</Nm>
9.40	9.1.1	<PstlAdr>
9.41	9.1.11	<AdrLine>**PLACE DE WISBECQ 20 L-1430 LUXEMBOURG LU** </AdrLine>
9.42		</PstlAdr>
9.43		</Dbtr>
9.44	2.202	<DbtrAcct>
9.45	1.1.0	<Id>
9.46	1.1.1	<IBAN>**LU566541234567890123**</IBAN>
9.47		</Id>
9.48		</DbtrAcct>
9.49		</RltdPties>
9.50	2.211	<RltdAgts>
9.51	2.212	<DbtrAgt>
9.52	6.1.0	<FinInstnId>
9.53	6.1.1	<BIC>**AAAAALULL**</BIC>
9.54		</FinInstnId>
9.55		</DbtrAgt>
9.56		</RltdAgts>
9.57	2.234	<RmtInf>
9.58	8.3.1	<Strd>
9.59	8.3.21	<CdtrRefInf>
9.60	8.3.22	<Tp>
9.61	8.3.23	<CdOrPrtry>
9.62	8.3.24	<Cd>**SCOR**</Cd>
9.63		</CdOrPrtry>
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9.65	8.3.27	<Ref>**+++12345678912313+++**</Ref>
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9.67		</Strd>
9.68		</RmtInf>
9.69		</TxDtls>
9.70	2.142	<TxDtls>
9.71	2.143	<Refs>
9.72	2.145	<AcctSvcrRef>**Bank Reference**</AcctSvcrRef>

9.73		</Refs>
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9.75	2.1.9	<TxAmt>
9.76	2.1.10	<Amt Ccy="EUR">**18.30**</Amt>
9.77		</TxAmt>
9.78		</AmtDtls>
9.79	2.163	<BkTxCd>
9.80	2.169	<Prtry>
9.81	2.170	<Cd>**835**</Cd>
9.82		</Prtry>
9.83		</BkTxCd>
9.84	2.199	<RltdPties>
9.85	2.201	<Dbtr>
9.86	9.1.0	<Nm>**THIRY FRANCOISE**</Nm>
9.87	9.1.1	<PstlAdr>
9.88	9.1.11	<AdrLine>**CHEMIN DE LA GUENETTE 67** L-**1400 Rollingen LU** </AdrLine>
9.89		</PstlAdr>
9.90		</Dbtr>
9.91	2.202	<DbtrAcct>

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9.94		</Id>
9.95		</DbtrAcct>
9.96		</RltdPties>
9.97	2.234	<RmtInf>
9.98	2.236	<Ustrd>**Invoice 123456**</Ustrd>
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9.102		</NtryDtls>
9.103		</Ntry>

H.Mapping MT940 éTENDU VS CAMT.053:

:20:	field 2.1
:25:	field 2.10/1.2.58 + field 2.10/1.2.10
:28:	field 2.2

:60F:		
(1)	field 2.26 "OPBD"	
(2)	field 2.35	
(3)	field 2.36/4.1.10	
(4)	field 2.34	
:61:		
(1)	field 2.83/4.1.0field	
(2)	2.82/4.10	
(3)	field 2.79 or field 2.80not	
(4)	defined	
(5)	field 278 not defined	
(6)	field 2.236/2.256/2.262field	
(7)	2.145	
(8)	field 2.156/2.1.0/2.1.1	
(9)		

:86:	
code compta	field 2.98
?00	not defined
?20-?29	2.235
?30	2.211/2.212 si Crédit ou 2.211/2.213 si Débit
?31	2.202 si Crédit ou 2.205 si Débit 2.201/9.1.0 si
?32-?33	Crédit ou 2.204/9.1.0 si Débit2.201/9.1.1 si
	Crédit ou 2.204/9.1.1 si Débit

:62F:	
(1)	field 2.26 "CLBD"
(2)	field 2.35
(3)	field 2.36/4.1.10
	field 2.34

About the ABBL

The ABBL is the largest professional association in the financial sector, representing the majority of financial institutions as well as regulated financial intermediaries and other professionals in Luxembourg, including law firms, consultancies, auditors, market infrastructures, e-money and payment institutions. This makes us truly representative of the diversity of the Luxembourg financial centre, placing us in a unique position, able to give the entire sector a voice at both national and international level.

We provide our members with the intelligence, resources and services they need to operate in a dynamic financial market and in an increasingly complex regulatory environment. We facilitate an open platform to discuss key industry issues and to define common positions for the entire sector.

Contact

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