



Usage Guideline

## **HSBC\_pain.001.001.02\_TARGETandInternationalPayments\_Poland (Note Split Payments are valid from 01st July 2018)**

HSBC\_pain.001.001.02\_HighValuePayment\_Europe

This document describes a usage guideline restricting the base message pain.001.001.02. You can also consult this [information online](#).

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## Message Functionality

### Collection Description

HSBC\_pain.001.001.02\_HighValuePayment\_Europe ([link](#))

### Usage Guideline Description

HSBC\_pain.001.001.02\_TARGETandInternationalPayments\_Poland (Note Split Payments are valid from 01st July 2018) ([link](#))

The real-time gross settlement system (RTGS) is the SORBNET. The system fulfils the requirements of a modern RTGS system, i.e. payments are processed electronically, in real time on a gross basis, and, once settled, they are final and irrevocable. SORBNET processes large value payments, including interbank money market payments and large value customer payments.

#### Low Value Payments

Transfer credit orders are still the predominant form. Cheques have never been a popular payment instrument in Poland and the use of direct debit has been growing very slowly since June 1998.

The National Clearing House (KIR) is responsible for clearing of retail payments.

The existing system for the settlement of customers' transactions via the KIR enables credit transfers between customers of two different banks to be settled on the same day in the ELIXIR, the electronic system.

Credit transfers are the main instruments for non-cash payments made in Poland. Their share in total transfers processed by KIR is approximately 99 % of the turnover

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

For Domestic payments local language characters as well as SWIFT supported characters are supported (For details, please discuss with you client integration manager/ client service manager)

For Cross Border payments only SWIFT supported characters can be supplied (see below)

#### Character Description

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

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

“0” – “9” 10 numeric characters

“/” Solidus (slash)

“-“ Hyphen

“?” Question mark

“.” Colon

“(“ Opening parenthesis

“)” Closing parenthesis

“.” Full stop

“,” Comma

“ ‘ ” Apostrophe

“+” Plus

“ ” Space

## **Outline**

The HSBC\_pain.001.001.02\_TARGETandInternationalPayments\_Poland (Note Split Payments are valid from 01st July 2018) message is composed of 2 building blocks

### **a - Group Header**

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

### **b - Payment Information**

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

## About this document

### Legend

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

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

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

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	0	Customer Credit Transfer Initiation V02 (pain.001.001.02)	<pain.001.001.02>				Rules : R1, R2
1.0	1	Group Header	<GrpHdr>	[1..1]			
1.1	2	Message Identification	<MsgId>	[1..1]	text{1,35}		
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
1.3	2	Authorisation	<Authstn>	[0..2]	text{1,128}	T/C	Rules : R3 ----- Type Changed: One of the following code values must be used: AUTH (PreAuthorisedFile) FSUM (FileLevelAuthorisationSummary) FDET (FileLevelAuthorisationDetails) ILEV (InstructionLevelAuthorisation)
	3	Pre Authorised File			AUTH		
	3	File Level Authorisation Summary			FSUM		
	3	File Level Authorisation Details			FDET		
	3	Instruction Level Authorisation			ILEV		
1.4	2	Batch Booking	<BtchBookg>	[0..1]	boolean	X	
1.5	2	Number Of Transactions	<NbOfTxs>	[1..1]	text [0-9]{1,15}		Rules : R4
1.6	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		Rules : R5
1.7	2	Grouping	<Grpg>	[1..1]	text		
	3	Single			SNGL	X	
	3	Grouped			GRPD	X	
	3	Mixed			MIXD		
1.8	2	Initiating Party	<InitgPty>	[1..1]			Comment: Provide HSBC Connect Customer ID under /InitgPty/Id/OrgId/Othr/Id/. Alternatively, provide: BIC under /InitgPty/Id/OrgId/BICOrBEI/ or SIRET ID under /InitgPty/Id/OrgId/Othr/Id/
5.1.0	3	Name	<Nm>	[0..1]	text{1,70}	I	
5.1.1	3	Postal Address	<PstlAdr>	[0..1]		I	
5.1.1 0	3	Identification	<Id>	[0..1]	Choice	[1..1]	

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5.1.1.1	4	Organisation Identification	<Orgld>	[1..1]			Rules : R6, R7, R8
5.1.1.2	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	X	
5.1.1.3	5	IBEI	<IBEI>	[0..1]	text [A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}	X	
5.1.1.4	5	BEI	<BEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Comment: Customer's BIC
5.1.1.5	5	EANGLN	<EANGLN>	[0..1]	text [0-9]{13,13}	X	
5.1.1.6	5	CHIPS Universal Identification	<USCHU>	[0..1]	text CH[0-9]{6,6}	X	
5.1.1.7	5	DUNS	<DUNS>	[0..1]	text [0-9]{9,9}	X	
5.1.1.8	5	Bank Party Identification	<BkPtyld>	[0..1]	text{1,35}		Comment: HSBC Connect Customer ID
5.1.1.9	5	Tax Identification Number	<TaxIdNb>	[0..1]	text{1,35}	X	
5.1.2.0	5	Proprietary Identification	<Prtryld>	[0..1]			
5.1.2.1	6	Identification	<Id>	[1..1]	text{1,35}		Comment: SIRET ID
5.1.2.2	6	Issuer	<Issr>	[0..1]	text{1,35}	X	
5.1.2.3	4	Private Identification	<Prvtld>	[1..4]		X	
5.1.4.1	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	X	
1.9	2	Forwarding Agent	<FwdgAgt>	[0..1]		X	
2.0	1	Payment Information	<PmtInf>	[1..*]			Rules : R9, R10
2.1	2	Payment Information Identification	<PmtInfId>	[0..1]	text{1,35}	[1..1]	Rules : R11

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.2	2	Payment Method	<PmtMtd>	[1..1]	text		
	3	Cheque			CHK	X	
	3	Credit Transfer			TRF		
	3	Transfer Advice			TRA		
2.3	2	Payment Type Information	<PmtTpInf>	[0..1]			Rules : R12
2.4	3	Instruction Priority	<InstrPrty>	[0..1]	text	I	
	3	[XOR]			Choice		
2.5	4	Service Level	<SvcLvl>	[0..1]	Choice		Comment: It is mandatory to provide Service Level at either Payment-Information (2.6) or Transaction (2.30) level
2.6	5	Code	<Cd>	[1..1]	text		
	6	Area Single Euro Payments			SEPA	X	
	6	Same Day Value			SDVA		
	6	EBA Priority Service			PRPT		
2.7	5	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
2.8	4	Clearing Channel	<ClrChanl>	[0..1]	text	[1..1]	Comment: It is mandatory to provide Clearing Channel at Payment- Information (2.8)
	5	Real Time Gross Settlement System			RTGS		
	5	Real Time Net Settlement System			RTNS		
	5	Mass Payment Net System			MPNS	X	
	5	Book Transfer			BOOK		
2.9	3	Local Instrument	<LclInstrm>	[0..1]	Choice		
2.10	4	Code	<Cd>	[1..1]	text{1,35}	X	
2.11	4	Proprietary	<Prtry>	[1..1]	text{1,35}	T/C	Rules : R13 ----- Type Changed: text{1,4}
2.12	3	Category Purpose	<CtgyPurp>	[0..1]	text		
	4	Trade Settlement Payment			CORT		
	4	Salary Payment			SALA		
	4	Treasury Payment			TREA		
	4	Cash Management Transfer			CASH		



Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	4	Dividend			DIVI		
	4	Government Payment			GOVT		
	4	Interest			INTE		
	4	Loan			LOAN		
	4	Pension Payment			PENS		
	4	Securities			SECU		
	4	Social Security Benefit			SSBE		
	4	Supplier Payment			SUPP		
	4	Tax Payment			TAXS		
	4	Trade			TRAD		
	4	Value Added Tax Payment			VATX		
	4	Hedging			HEDG		
	4	Intra Company Payment			INTC		
	4	With Holding			WHLD		
2.13	2	Requested Execution Date	<ReqdExctnDt>	[1..1]	date		
2.14	2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	X	
2.15	2	Debtor	<Dbtr>	[1..1]			Rules : R14
5.1.0	3	Name	<Nm>	[0..1]	text{1,70}	[1..1] T/C	Rules : R15 ----- Type Changed: text{1,35}
5.1.1	3	Postal Address	<PstlAdr>	[0..1]		[1..1]	Comment: If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.  The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.  The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.
5.1.2	4	Address Type	<AdrTp>	[0..1]	text	X	
5.1.3	4	Address Line	<AdrLine>	[0..5]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
5.1.4	4	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R15 ----- Type Changed: text{1,35}
5.1.5	4	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R15
5.1.6	4	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R16
5.1.7	4	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
5.1.8	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R16
5.1.9	4	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
5.1.1 0	3	Identification	<Id>	[0..1]	Choice		
5.1.1 1	4	Organisation Identification	<Orgld>	[1..1]			
5.1.1 2	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
5.1.1 3	5	IBEI	<IBEI>	[0..1]	text [A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}	X	
5.1.1 4	5	BEI	<BEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
5.1.1 5	5	EANGLN	<EANGLN>	[0..1]	text [0-9]{13,13}	X	
5.1.1 6	5	CHIPS Universal Identification	<USCHU>	[0..1]	text CH[0-9]{6,6}	X	
5.1.1 7	5	DUNS	<DUNS>	[0..1]	text [0-9]{9,9}	X	
5.1.1 8	5	Bank Party Identification	<BkPtyld>	[0..1]	text{1,35}		
5.1.1 9	5	Tax Identification Number	<TaxIdNb>	[0..1]	text{1,35}	X	
5.1.2 0	5	Proprietary Identification	<Prtryld>	[0..1]			

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5.1.2.1	6	Identification	<Id>	[1..1]	text{1,35}		
5.1.2.2	6	Issuer	<Issr>	[0..1]	text{1,35}	X	
5.1.2.3	4	Private Identification	<PrvtId>	[1..4]		X	
5.1.4.1	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	X	
2.16	2	Debtor Account	<DbtrAcct>	[1..1]			
1.1.0	3	Identification	<Id>	[1..1]	Choice		
1.1.1	4	IBAN	<IBAN>	[1..1]	text [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1.1.2	4	BBAN	<BBAN>	[1..1]	text [a-zA-Z0-9]{1,30}	X	
1.1.3	4	UPIC	<UPIC>	[1..1]	text [0-9]{8,17}	X	
1.1.4	4	Proprietary Account	<PrtryAcct>	[1..1]		X	
1.1.6	3	Type	<Tp>	[0..1]		I	
1.1.9	3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.1.0	3	Name	<Nm>	[0..1]	text{1,70}	I	
2.17	2	Debtor Agent	<DbtrAgt>	[1..1]			Comment: Debtor agent is mandatory can be supplied as BIC or domestic routing code.
4.1.0	3	Financial Institution Identification	<FinInstnId>	[1..1]	Choice		
4.1.1	4	BIC	<BIC>	[1..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	X	
4.1.2	4	Clearing System Member Identification	<ClrSysMmbld>	[1..1]	Choice	X	
4.1.5	4	Name And Address	<NmAndAdr>	[1..1]		X	
4.1.1.6	4	Proprietary Identification	<PrtryId>	[1..1]		X	

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4.1.19	4	Combined Identification	<CmbndId>	[1..1]			Rules : R17 ----- Comment: Debtor agent is mandatory can be supplied as BIC or domestic routing code.
4.1.20	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		
4.1.21	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	Choice		
4.1.22	6	Identification	<Id>	[1..1]	text{1,35}		
4.1.23	6	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
4.1.24	5	Name	<Nm>	[0..1]	text{1,70}	X	
4.1.25	5	Postal Address	<PstlAdr>	[0..1]		[1..1]	
4.1.26	6	Address Type	<AdrTp>	[0..1]	text		
	7	Postal			ADDR		
	7	PO Box			PBOX		
	7	Residential			HOME		
	7	Business			BIZZ		
	7	Mail To			MLTO		
	7	Delivery To			DLVY		
4.1.27	6	Address Line	<AdrLine>	[0..5]	text{1,70}		Rules : R18
4.1.28	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
4.1.29	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
4.1.30	6	Post Code	<PstCd>	[0..1]	text{1,16}		
4.1.31	6	Town Name	<TwnNm>	[0..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4.1.3.2	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
4.1.3.3	6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
4.1.3.4	5	Proprietary Identification	<PrtryId>	[0..1]		X	
4.1.3.7	3	Branch Identification	<BrnchId>	[0..1]			
4.1.3.8	4	Identification	<Id>	[0..1]	text{1,35}		
4.1.3.9	4	Name	<Nm>	[0..1]	text{1,35}	X	
4.1.4.0	4	Postal Address	<PstlAdr>	[0..1]			
4.1.4.1	5	Address Type	<AdrTp>	[0..1]	text	X	
4.1.4.2	5	Address Line	<AdrLine>	[0..5]	text{1,70}		Rules : R18
4.1.4.3	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
4.1.4.4	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
4.1.4.5	5	Post Code	<PstCd>	[0..1]	text{1,16}		
4.1.4.6	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
4.1.4.7	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
4.1.4.8	5	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
2.18	2	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		X	
2.19	2	Ultimate Debtor	<UltmtDbtr>	[0..1]			Rules : R1, R14
5.1.0	3	Name	<Nm>	[0..1]	text{1,70}	[1..1]	Rules : R15

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5.1.1	3	Postal Address	<PstlAdr>	[0..1]			<p>Comment: If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.</p> <p>The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.</p> <p>The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.</p>
5.1.2	4	Address Type	<AdrTp>	[0..1]	text	X	
5.1.3	4	Address Line	<AdrLine>	[0..5]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
5.1.4	4	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R15 ----- Type Changed: text{1,35}
5.1.5	4	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R15
5.1.6	4	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R16
5.1.7	4	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
5.1.8	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R16
5.1.9	4	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
5.1.1 0	3	Identification	<Id>	[0..1]	Choice	[1..1]	
5.1.1 1	4	Organisation Identification	<OrgId>	[1..1]			
5.1.1 2	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	I	
5.1.1 3	5	IBEI	<IBEI>	[0..1]	text [A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}	I	

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
5.1.14	5	BEI	<BEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		
5.1.15	5	EANGLN	<EANGLN>	[0..1]	text [0-9]{13,13}		
5.1.16	5	CHIPS Universal Identification	<USCHU>	[0..1]	text CH[0-9]{6,6}		
5.1.17	5	DUNS	<DUNS>	[0..1]	text [0-9]{9,9}		
5.1.18	5	Bank Party Identification	<BkPtyId>	[0..1]	text{1,35}		
5.1.19	5	Tax Identification Number	<TaxIdNb>	[0..1]	text{1,35}		
5.1.20	5	Proprietary Identification	<PrtryId>	[0..1]		[1..1]	
5.1.21	6	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
5.1.22	6	Issuer	<Issr>	[0..1]	text{1,35}		
5.1.23	4	Private Identification	<PrvtId>	[1..4]			
5.1.41	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
2.20	2	Charge Bearer	<ChrgBr>	[0..1]	text		Comment: Code 'SHAR' will be the default option if not used
	3	Borne By Debtor			DEBT		
	3	Borne By Creditor			CRED		
	3	Shared			SHAR		
	3	Following Service Level			SLEV	X	
2.21	2	Charges Account	<ChrgsAcct>	[0..1]		X	
2.22	2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]		X	
2.23	2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.24	3	Payment Identification	<PmtId>	[1..1]			
2.25	4	Instruction Identification	<InstrId>	[0..1]	text{1,35}		Rules : R19
2.26	4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	T/C	Rules : R20 ----- Type Changed: text{1,16}
2.27	3	Payment Type Information	<PmtTpInf>	[0..1]			Rules : R21
2.28	4	Instruction Priority	<InstrPrty>	[0..1]	text	I	
	4	[XOR]			Choice		
2.29	5	Service Level	<SvcLvl>	[0..1]	Choice		Comment: It is mandatory to provide Service Level at either Payment-Information (2.6) or Transaction (2.30) level
2.30	6	Code	<Cd>	[1..1]	text		
	7	Area Single Euro Payments			SEPA	X	
	7	Same Day Value			SDVA		
	7	EBA Priority Service			PRPT		
2.31	6	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
2.32	5	Clearing Channel	<ClrChanl>	[0..1]	text	I [1..1]	Comment: It is mandatory to provide Clearing Channel at Payment- Information (2.8)
2.33	4	Local Instrument	<LclInstrm>	[0..1]	Choice		
2.34	5	Code	<Cd>	[1..1]	text{1,35}	X	
2.35	5	Proprietary	<Prtry>	[1..1]	text{1,35}		Rules : R13
2.36	4	Category Purpose	<CtgyPurp>	[0..1]	text		
	5	Trade Settlement Payment			CORT		
	5	Salary Payment			SALA		
	5	Treasury Payment			TREA		
	5	Transfer Cash Management			CASH		
	5	Dividend			DIVI		
	5	Government Payment			GOVT		
	5	Interest			INTE		
	5	Loan			LOAN		
	5	Pension Payment			PENS		
	5	Securities			SECU		



Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Social Security Benefit			SSBE		
	5	Supplier Payment			SUPP		
	5	Tax Payment			TAXS		
	5	Trade			TRAD		
	5	Value Added Tax Payment			VATX		
	5	Hedging			HEDG		
	5	Intra Company Payment			INTC		
	5	With Holding			WHLD		
2.37	3	Amount	<Amt>	[1..1]	Choice		
2.38	4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		Rules : R2
2.39	4	Equivalent Amount	<EqvtAmt>	[1..1]			
2.40	5	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.41	5	Currency Of Transfer	<CcyOfTrf>	[1..1]	text [A-Z]{3,3}		
2.42	3	Exchange Rate Information	<XchgRateInf>	[0..1]			Rules : R22
2.43	4	Exchange Rate	<XchgRate>	[0..1]	decimal td = 11 fd = 10		
2.44	4	Rate Type	<RateTp>	[0..1]	text		
	5	Spot			SPOT		
	5	Sale			SALE		
	5	Agreed			AGRD		
2.45	4	Contract Identification	<CtrctId>	[0..1]	text{1,35}		
2.46	3	Charge Bearer	<ChrgBr>	[0..1]	text		Rules : R23
	4	Borne By Debtor			DEBT		
	4	Borne By Creditor			CRED		
	4	Shared			SHAR		
	4	Following Service Level			SLEV	X	

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.47	3	Cheque Instruction	<ChqInstr>	[0..1]		X	
2.48	3	Ultimate Debtor	<UltmtDbtr>	[0..1]			Rules : R1, R14
5.1.0	4	Name	<Nm>	[0..1]	text{1,70}	[1..1]	Rules : R15
5.1.1	4	Postal Address	<PstlAdr>	[0..1]			<p>Comment: If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.</p> <p>The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.</p> <p>The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.</p>
5.1.2	5	Address Type	<AdrTp>	[0..1]	text	X	
5.1.3	5	Address Line	<AdrLine>	[0..5]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
5.1.4	5	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R15 ----- Type Changed: text{1,35}
5.1.5	5	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R15
5.1.6	5	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R16
5.1.7	5	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
5.1.8	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R16
5.1.9	5	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
5.1.10	4	Identification	<Id>	[0..1]	Choice	[1..1]	
5.1.11	5	Organisation Identification	<Orgld>	[1..1]			
5.1.12	6	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
5.1.13	6	IBEI	<IBEI>	[0..1]	text [A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}		
5.1.14	6	BEI	<BEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
5.1.15	6	EANGLN	<EANGLN>	[0..1]	text [0-9]{13,13}		
5.1.16	6	CHIPS Universal Identification	<USCHU>	[0..1]	text CH[0-9]{6,6}		
5.1.17	6	DUNS	<DUNS>	[0..1]	text [0-9]{9,9}		
5.1.18	6	Bank Party Identification	<BkPtyId>	[0..1]	text{1,35}		
5.1.19	6	Tax Identification Number	<TaxIdNb>	[0..1]	text{1,35}		
5.1.20	6	Proprietary Identification	<PrtryId>	[0..1]		[1..1]	
5.1.21	7	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
5.1.22	7	Issuer	<Issr>	[0..1]	text{1,35}		
5.1.23	5	Private Identification	<PrvtId>	[1..4]			
5.1.41	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
2.49	3	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			Rules : R24
4.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]	Choice		
4.1.1	5	BIC	<BIC>	[1..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
4.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[1..1]	Choice		
4.1.3	6	Identification	<Id>	[1..1]	text{1,35}		
4.1.4	6	Proprietary	<Prtry>	[1..1]	text{1,35}		
4.1.5	5	Name And Address	<NmAndAdr>	[1..1]			
4.1.6	6	Name	<Nm>	[1..1]	text{1,70}		
4.1.7	6	Postal Address	<PstlAdr>	[1..1]			
4.1.8	7	Address Type	<AdrTp>	[0..1]	text		
	8	Postal			ADDR		
	8	PO Box			PBOX		
	8	Residential			HOME		
	8	Business			BIZZ		
	8	Mail To			MLTO		
	8	Delivery To			DLVY		
4.1.9	7	Address Line	<AdrLine>	[0..5]	text{1,70}		Rules : R18
4.1.10	7	Street Name	<StrtNm>	[0..1]	text{1,70}		
4.1.11	7	Building Number	<BldgNb>	[0..1]	text{1,16}		
4.1.12	7	Post Code	<PstCd>	[0..1]	text{1,16}		
4.1.13	7	Town Name	<TwnNm>	[0..1]	text{1,35}		
4.1.14	7	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
4.1.15	7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
4.1.16	5	Proprietary Identification	<PrtryId>	[1..1]			
4.1.17	6	Identification	<Id>	[1..1]	text{1,35}		
4.1.18	6	Issuer	<Issr>	[0..1]	text{1,35}		
4.1.19	5	Combined Identification	<CmbndId>	[1..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
4.1.20	6	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		
4.1.21	6	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	Choice		
4.1.22	7	Identification	<Id>	[1..1]	text{1,35}		
4.1.23	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
4.1.24	6	Name	<Nm>	[0..1]	text{1,70}		
4.1.25	6	Postal Address	<PstlAdr>	[0..1]			
4.1.26	7	Address Type	<AdrTp>	[0..1]	text		
	8	Postal			ADDR		
	8	PO Box			PBOX		
	8	Residential			HOME		
	8	Business			BIZZ		
	8	Mail To			MLTO		
	8	Delivery To			DLVY		
4.1.27	7	Address Line	<AdrLine>	[0..5]	text{1,70}		Rules : R18
4.1.28	7	Street Name	<StrtNm>	[0..1]	text{1,70}		
4.1.29	7	Building Number	<BldgNb>	[0..1]	text{1,16}		
4.1.30	7	Post Code	<PstCd>	[0..1]	text{1,16}		
4.1.31	7	Town Name	<TwnNm>	[0..1]	text{1,35}		
4.1.32	7	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
4.1.33	7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
4.1.34	6	Proprietary Identification	<PrtryId>	[0..1]			
4.1.35	7	Identification	<Id>	[1..1]	text{1,35}		
4.1.36	7	Issuer	<Issr>	[0..1]	text{1,35}		
4.1.37	4	Branch Identification	<BrnchId>	[0..1]			
4.1.38	5	Identification	<Id>	[0..1]	text{1,35}		
4.1.39	5	Name	<Nm>	[0..1]	text{1,35}		
4.1.40	5	Postal Address	<PstlAdr>	[0..1]			
4.1.41	6	Address Type	<AdrTp>	[0..1]	text		
	7	Postal			ADDR		
	7	PO Box			PBOX		
	7	Residential			HOME		
	7	Business			BIZZ		
	7	Mail To			MLTO		
	7	Delivery To			DLVY		
4.1.42	6	Address Line	<AdrLine>	[0..5]	text{1,70}		Rules : R18
4.1.43	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
4.1.44	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
4.1.45	6	Post Code	<PstCd>	[0..1]	text{1,16}		
4.1.46	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
4.1.47	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
4.1.48	6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
2.50	3	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]			Rules : R25

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
1.1.0	4	Identification	<Id>	[1..1]	Choice		
1.1.1	5	IBAN	<IBAN>	[1..1]	text [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1.1.2	5	BBAN	<BBAN>	[1..1]	text [a-zA-Z0-9]{1,30}	X	
1.1.3	5	UPIC	<UPIC>	[1..1]	text [0-9]{8,17}	X	
1.1.4	5	Proprietary Account	<PrtryAcct>	[1..1]			
1.1.5	6	Identification	<Id>	[1..1]	text{1,34}		
1.1.6	4	Type	<Tp>	[0..1]		I	
1.1.9	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.10	4	Name	<Nm>	[0..1]	text{1,70}	I	
2.51	3	Intermediary Agent 2	<IntrmyAgt2>	[0..1]		X	
2.52	3	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]		X	
2.53	3	Intermediary Agent 3	<IntrmyAgt3>	[0..1]		X	
2.54	3	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]		X	
2.55	3	Creditor Agent	<CdtrAgt>	[0..1]		[1..1]	Comment: Creditor agent is mandatory and can be supplied as Swift BIC or domestic routing code. Bank name must not be used as this will cause the payment to fail. If the payment is in PLN and the beneficiary is domiciled in Poland an 8 digits long Polish Bank Number and PL country code must be quoted. A prefix of "XXXXX" must be present.
4.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]	Choice		Rules : R26, R27
4.1.1	5	BIC	<BIC>	[1..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	X	
4.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[1..1]	Choice	X	
4.1.5	5	Name And Address	<NmAndAdr>	[1..1]		X	

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4.1.16	5	Proprietary Identification	<PrtryId>	[1..1]		X	
4.1.19	5	Combined Identification	<CmbndId>	[1..1]			Comment: Creditor agent is mandatory and can be supplied as Swift BIC or domestic routing code. Bank name must not be used as this will cause the payment to fail. If the payment is in PLN and the beneficiary is domiciled in Poland an 8 digits long Polish Bank Number and PL country code must be quoted. A prefix of "XXXXX" must be present.
4.1.20	6	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
4.1.21	6	Clearing System Member Identification	<ClrSysMmbld>	[0..1]	Choice		
4.1.22	7	Identification	<Id>	[1..1]	text{1,35}		
4.1.23	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
4.1.24	6	Name	<Nm>	[0..1]	text{1,70}	X	
4.1.25	6	Postal Address	<PstlAdr>	[0..1]		[1..1]	
4.1.26	7	Address Type	<AdrTp>	[0..1]	text		
	8	Postal			ADDR		
	8	PO Box			PBOX		
	8	Residential			HOME		
	8	Business			BIZZ		
	8	Mail To			MLTO		
	8	Delivery To			DLVY		
4.1.27	7	Address Line	<AdrLine>	[0..5]	text{1,70}		Rules : R18
4.1.28	7	Street Name	<StrtNm>	[0..1]	text{1,70}		
4.1.29	7	Building Number	<BldgNb>	[0..1]	text{1,16}		



Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4.1.30	7	Post Code	<PstCd>	[0..1]	text{1,16}		
4.1.31	7	Town Name	<TwnNm>	[0..1]	text{1,35}		
4.1.32	7	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
4.1.33	7	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
4.1.34	6	Proprietary Identification	<PrtryId>	[0..1]		X	
4.1.37	4	Branch Identification	<BrnchId>	[0..1]			
4.1.38	5	Identification	<Id>	[0..1]	text{1,35}		
4.1.39	5	Name	<Nm>	[0..1]	text{1,35}		
4.1.40	5	Postal Address	<PstlAdr>	[0..1]			
4.1.41	6	Address Type	<AdrTp>	[0..1]	text	X	
4.1.42	6	Address Line	<AdrLine>	[0..5]	text{1,70}		Rules : R18
4.1.43	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
4.1.44	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
4.1.45	6	Post Code	<PstCd>	[0..1]	text{1,16}		
4.1.46	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
4.1.47	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
4.1.48	6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
2.56	3	Creditor Agent Account	<CdtrAgtAcct>	[0..1]			
1.1.0	4	Identification	<Id>	[1..1]	Choice		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
1.1.1	5	IBAN	<IBAN>	[1..1]	text [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	X	
1.1.2	5	BBAN	<BBAN>	[1..1]	text [a-zA-Z0-9]{1,30}	X	
1.1.3	5	UPIC	<UPIC>	[1..1]	text [0-9]{8,17}	X	
1.1.4	5	Proprietary Account	<PrtryAcct>	[1..1]			
1.1.5	6	Identification	<Id>	[1..1]	text{1,34}		
1.1.6	4	Type	<Tp>	[0..1]		I	
1.1.9	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.10	4	Name	<Nm>	[0..1]	text{1,70}	I	
2.57	3	Creditor	<Cdtr>	[0..1]		[1..1]	
5.1.0	4	Name	<Nm>	[0..1]	text{1,70}	[1..1]	Rules : R15
5.1.1	4	Postal Address	<PstlAdr>	[0..1]		[1..1]	<p>Comment: If Name is greater than 35 characters only 70 characters of Address is supported if Name is 35 characters or less then 105 characters is supported for Address.</p> <p>The Clearing system for Priority Payments, Cross border/currency payments only supports a maximum of 140 characters for Name and Address.</p> <p>The address must be as complete as possible, be provided in a structured format and must always include in Town Name, Country Sub Division and Country.</p>
5.1.2	5	Address Type	<AdrTp>	[0..1]	text	X	
5.1.3	5	Address Line	<AdrLine>	[0..5]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
5.1.4	5	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	<p>Rules : R15</p> <p>-----</p> <p>Type Changed: text{1,35}</p>
5.1.5	5	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R15
5.1.6	5	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R16

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
5.1.7	5	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
5.1.8	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R16
5.1.9	5	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
5.1.1 0	4	Identification	<Id>	[0..1]	Choice		
5.1.1 1	5	Organisation Identification	<Orgld>	[1..1]			
5.1.1 2	6	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		
5.1.1 3	6	IBEI	<IBEI>	[0..1]	text [A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}	X	
5.1.1 4	6	BEI	<BEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		
5.1.1 5	6	EANGLN	<EANGLN>	[0..1]	text [0-9]{13,13}	X	
5.1.1 6	6	CHIPS Universal Identification	<USCHU>	[0..1]	text CH[0-9]{6,6}	X	
5.1.1 7	6	DUNS	<DUNS>	[0..1]	text [0-9]{9,9}	X	
5.1.1 8	6	Bank Party Identification	<BkPtyld>	[0..1]	text{1,35}	X	
5.1.1 9	6	Tax Identification Number	<TaxIdNb>	[0..1]	text{1,35}	X	
5.1.2 0	6	Proprietary Identification	<Prtryld>	[0..1]			
5.1.2 1	7	Identification	<Id>	[1..1]	text{1,35}		
5.1.2 2	7	Issuer	<Issr>	[0..1]	text{1,35}		
5.1.2 3	5	Private Identification	<Prvtld>	[1..4]		X	

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5.1.4.1	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	X	
2.58	3	Creditor Account	<CdtrAcct>	[0..1]		[1..1]	Rules : R28 ----- Comment: If the creditor account is domiciled in Poland, Eurozone or a country which adopted IBAN the account must be quoted in IBAN format. Accounts domiciled in other countries must follow the country specific format.
1.1.0	4	Identification	<Id>	[1..1]	Choice		
1.1.1	5	IBAN	<IBAN>	[1..1]	text [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1.1.2	5	BBAN	<BBAN>	[1..1]	text [a-zA-Z0-9]{1,30}	X	
1.1.3	5	UPIC	<UPIC>	[1..1]	text [0-9]{8,17}	X	
1.1.4	5	Proprietary Account	<PrtryAcct>	[1..1]			
1.1.5	6	Identification	<Id>	[1..1]	text{1,34}		
1.1.6	4	Type	<Tp>	[0..1]		I	
1.1.9	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.1.0	4	Name	<Nm>	[0..1]	text{1,70}	I	
2.59	3	Ultimate Creditor	<UltmtCdtr>	[0..1]			
5.1.0	4	Name	<Nm>	[0..1]	text{1,70}		Rules : R29
5.1.1	4	Postal Address	<PstlAdr>	[0..1]			
5.1.2	5	Address Type	<AdrTp>	[0..1]	text		
	6	Postal			ADDR		
	6	PO Box			PBOX		
	6	Residential			HOME		
	6	Business			BIZZ		
	6	Mail To			MLTO		
	6	Delivery To			DLVY		
5.1.3	5	Address Line	<AdrLine>	[0..5]	text{1,70}		Rules : R18

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5.1.4	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
5.1.5	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
5.1.6	5	Post Code	<PstCd>	[0..1]	text{1,16}		
5.1.7	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
5.1.8	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
5.1.9	5	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
5.1.10	4	Identification	<Id>	[0..1]	Choice		
5.1.11	5	Organisation Identification	<OrgId>	[1..1]			
5.1.12	6	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
5.1.13	6	IBEI	<IBEI>	[0..1]	text [A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}		
5.1.14	6	BEI	<BEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
5.1.15	6	EANGLN	<EANGLN>	[0..1]	text [0-9]{13,13}		
5.1.16	6	CHIPS Universal Identification	<USCHU>	[0..1]	text CH[0-9]{6,6}		
5.1.17	6	DUNS	<DUNS>	[0..1]	text [0-9]{9,9}		
5.1.18	6	Bank Party Identification	<BkPtyId>	[0..1]	text{1,35}		
5.1.19	6	Tax Identification Number	<TaxIdNb>	[0..1]	text{1,35}		
5.1.20	6	Proprietary Identification	<PrtryId>	[0..1]			
5.1.21	7	Identification	<Id>	[1..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
5.1.2 2	7	Issuer	<Issr>	[0..1]	text{1,35}		
5.1.2 3	5	Private Identification	<PrvtId>	[1..4]			
	6	[XOR]			Choice		
5.1.2 4	7	Drivers License Number	<DrvrsLicNb>	[1..1]	text{1,35}		
5.1.2 5	7	Customer Number	<CstmrNb>	[1..1]	text{1,35}		
5.1.2 6	7	Social Security Number	<SciSctyNb>	[1..1]	text{1,35}		
5.1.2 7	7	Alien Registration Number	<AlnRegnNb>	[1..1]	text{1,35}		
5.1.2 8	7	Passport Number	<PsptNb>	[1..1]	text{1,35}		
5.1.2 9	7	Tax Identification Number	<TaxIdNb>	[1..1]	text{1,35}		
5.1.3 0	7	Identity Card Number	<IdntyCardNb>	[1..1]	text{1,35}		
5.1.3 1	7	Employer Identification Number	<MplyrIdNb>	[1..1]	text{1,35}		
5.1.3 2	7	Date And Place Of Birth	<DtAndPlcOfBirth>	[1..1]			
5.1.3 3	8	Birth Date	<BirthDt>	[1..1]	date		
5.1.3 4	8	Province Of Birth	<PrvcOfBirth>	[0..1]	text{1,35}		
5.1.3 5	8	City Of Birth	<CityOfBirth>	[1..1]	text{1,35}		
5.1.3 6	8	Country Of Birth	<CtryOfBirth>	[1..1]	text [A-Z]{2,2}		
5.1.3 7	7	Other Identification	<OthrId>	[1..1]			
5.1.3 8	8	Identification	<Id>	[1..1]	text{1,35}		
5.1.3 9	8	Identification Type	<IdTp>	[1..1]	text{1,35}		
5.1.4 0	6	Issuer	<Issr>	[0..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5.1.4.1	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
2.60	3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]		[0..5]	Rules : R30, R31 ----- Comment: Instruction for Creditor Agent is used to provide instructions to the beneficiary bank both in a coded form (Tag 23E in SWIFT) and in free text form (Tag 72 in SWIFT).
2.61	4	Code	<Cd>	[0..1]	text		
	5	Pay Creditor By Cheque			CHQB		
	5	Hold Cash For Creditor			HOLD		
	5	Phone Beneficiary			PHOB		
	5	Telecom			TELB		
2.62	4	Instruction Information	<InstrInf>	[0..1]	text{1,140}	[1..1]	Rules : R32
2.63	3	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}	T/C	Rules : R33, R30 ----- Type Changed: text{1,35}
2.64	3	Purpose	<Purp>	[0..1]	Choice	X	
2.67	3	Regulatory Reporting	<RgltryRptg>	[0..1 0]		[0..1]	
2.68	4	Debit Credit Reporting Indicator	<DbtCdtRptgInd>	[0..1]	text	I	
2.69	4	Authority	<Authrty>	[0..1]		I	
2.72	4	Regulatory Details	<RgltryDtls>	[0..1]			Rules : R34
2.73	5	Code	<Cd>	[0..1]	text{1,3}	[1..1] T/C	Rules : R35 ----- Type Changed: One of the following code values must be used:
2.74	5	Amount	<Amt>	[0..1]	0 <= decimal td = 18 fd = 5	I	
2.75	5	Information	<Inf>	[0..1]	text{1,35}	[1..1] T/C	Rules : R2, R36, R37 ----- Type Changed: One of the following code values must be used: 51 (Ordinary Payments) 71 (TaxPayment) 53 (Split Payments)

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	Ordinary Payments			51		
	6	Tax Payment			71		
	6	Split Payments			53		
2.76	3	Tax	<Tax>	[0..1]			Comment: Refer to Regional Appendix
7.1.0	4	Creditor Tax Identification	<CdtrTaxId>	[0..1]	text{1,35}		
7.1.1	4	Creditor Tax Type	<CdtrTaxTp>	[0..1]	text{1,35}		
7.1.2	4	Debtor Tax Identification	<DbtrTaxId>	[0..1]	text{1,35}		
7.1.3	4	Tax Reference Number	<TaxRefNb>	[0..1]	text{1,140}	T/C	Type Changed: text [0-9]{1,15}
7.1.4	4	Total Taxable Base Amount	<TtlTaxblBaseAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
7.1.5	4	Total Tax Amount	<TtlTaxAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
7.1.6	4	Tax Date	<TaxDt>	[0..1]	date		
7.1.7	4	Tax Type Information	<TaxTpInf>	[0..*]			
7.1.8	5	Certificate Identification	<CertId>	[0..1]	text{1,35}		
7.1.9	5	Tax Type	<TaxTp>	[0..1]			
7.1.10	6	Category Description	<CtgyDesc>	[0..1]	text{1,35}		
7.1.11	6	Rate	<Rate>	[0..1]	decimal td = 11 fd = 10		
7.1.12	6	Taxable Base Amount	<TaxblBaseAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
7.1.13	6	Amount	<Amt>	[0..1]	0 <= decimal td = 18 fd = 5		



Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.77	3	Related Remittance Information	<RltdRmtInf>	[0..1 0]			Comment: Refer to Advising Appendix
2.78	4	Remittance Identification	<RmtId>	[0..1]	text{1,35}		
2.79	4	Remittance Location Method	<RmtLctnMtd>	[0..1]	text		
	5	Fax			FAXI		
	5	Electronic Data Interchange			EDIC		
	5	Uniform Resource Identifier			URID		
	5	E Mail			EMAL		
	5	Post			POST		
2.80	4	Remittance Location Electronic Address	<RmtLctnElctrncAdr>	[0..1]	text{1,256}		
2.81	4	Remittance Location Postal Address	<RmtLctnPstlAdr>	[0..1]			
2.82	5	Name	<Nm>	[1..1]	text{1,70}		
2.83	5	Address	<Adr>	[1..1]			
6.1.0	6	Address Type	<AdrTp>	[0..1]	text	X	
6.1.1	6	Address Line	<AdrLine>	[0..5]	text{1,70}	X	
6.1.2	6	Street Name	<StrtNm>	[0..1]	text{1,70}	X	
6.1.3	6	Building Number	<BldgNb>	[0..1]	text{1,16}	X	
6.1.4	6	Post Code	<PstCd>	[0..1]	text{1,16}	X	
6.1.5	6	Town Name	<TwnNm>	[0..1]	text{1,35}	X	
6.1.6	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	X	
6.1.7	6	Country	<Ctry>	[1..1]	text [A-Z]{2,2}		
2.84	3	Remittance Information	<RmtInf>	[0..1]			
2.85	4	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..4] T/C	Rules : R38, R39 ----- Comment: ----- Type Changed: text{1,35}
2.86	4	Structured	<Strd>	[0..*]			Comment: Please refer to the Regional Appendices, COS MIG, or the Advising MIG.

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.87	5	Referred Document Information	<RfrdDocInf>	[0..1]			
2.88	6	Referred Document Type	<RfrdDocTp>	[0..1]			
	7	[XOR]			Choice		
2.89	8	Code	<Cd>	[1..1]	text		
	9	Metered Service Invoice			MSIN		
	9	Credit Note Related To Financial Adjustment			CNFA		
	9	Debit Note Related To Financial Adjustment			DNFA		
	9	Commercial Invoice			CINV		
	9	Credit Note			CREN		
	9	Debit Note			DEBN		
	9	Hire Invoice			HIRI		
	9	Self Billed Invoice			SBIN		
	9	Commercial Contract			CMCN		
	9	Statement Of Account			SOAC		
	9	Dispatch Advice			DISP		
2.90	8	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.91	7	Issuer	<Issr>	[0..1]	text{1,35}		
2.92	6	Referred Document Number	<RfrdDocNb>	[0..1]	text{1,35}		
2.93	5	Referred Document Related Date	<RfrdDocRltdDt>	[0..1]	date		
2.94	5	Referred Document Amount	<RfrdDocAmt>	[0..*]	Choice		
2.95	6	Due Payable Amount	<DuePyblAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.96	6	Discount Applied Amount	<DscntApldAmt>	[1..1]	0 <= decimal td = 18 fd = 5		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.97	6	Remitted Amount	<RmtdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.98	6	Credit Note Amount	<CdtNoteAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.99	6	Tax Amount	<TaxAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.10 0	5	Creditor Reference Information	<CdtrRefInf>	[0..1]			
2.10 1	6	Creditor Reference Type	<CdtrRefTp>	[0..1]			
	7	[XOR]			Choice		
2.10 2	8	Code	<Cd>	[1..1]	text		
	9	Remittance Advice Message			RADM		
	9	Related Payment Instruction			RPIN		
	9	Foreign Exchange Deal Reference			FXDR		
	9	Dispatch Advice			DISP		
	9	Purchase Order			PUOR		
	9	Structured Communication Reference			SCOR		
2.10 3	8	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.10 4	7	Issuer	<Issr>	[0..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.10 5	6	Creditor Reference	<CdtrRef>	[0..1]	text{1,35}		
2.10 6	5	Invoicer	<Invcr>	[0..1]		I	
2.10 7	5	Invoicee	<Invcee>	[0..1]		I	
2.10 8	5	Additional Remittance Information	<AddtlRmtInf>	[0..1]	text{1,140}		

## Rule Definitions

Index	Name	Definition
R1	Rule "Mutually Exclusive"	For each [CustomerCreditTransferInitiationV02], the following elements are mutually exclusive: [CustomerCreditTransferInitiationV02/PaymentInformation/UltimateDebtor] , [CustomerCreditTransferInitiationV02/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor] and all may be absent
R2	Rule "Mandatory If"	For each [CustomerCreditTransferInitiationV02], at least one occurrence of [CustomerCreditTransferInitiationV02/PaymentInformation/CreditTransferTransactionInformation/RegulatoryReporting/RegulatoryDetails/Information] must be present when every occurrence of [CustomerCreditTransferInitiationV02/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount/Currency] has value 'CNY'
R3	Rule "HSBC_ Authorisation"	Code 'AUTH' is defaulted if not used
R4	Rule "HSBC_ Numberof Transactions"	Number of Transactions will be verified against the number of occurrence of 'Credit Transfer Transaction Information <CdtTrfTxInf>' in the message
R5	Rule "HSBC_ Control Sum"	Hash total of all payment amounts regardless of currency. If provided, this will be verified
R6	Conditional Rule "HSBC_ Organisation Identification 1"	This is a cross-element rule.Bank Party Identification or BEI or ProprietaryIdentification.Identification must be present If Bank Party Identification is present Then BEI and ProprietaryIdentification.Identification are optional
R7	Conditional Rule "HSBC_ Organisation Identification 3"	This is a cross-element rule.Bank Party Identification or BEI or ProprietaryIdentification.Identification must be present If ProprietaryIdentification.Identification is present Then Bank Party Identification and BEI are optional
R8	Conditional Rule "HSBC_ Organisation Identification 2"	This is a cross-element rule.Bank Party Identification or BEI or ProprietaryIdentification.Identification must be present If BEI is present Then Bank Party Identification and ProprietaryIdentification.Identification are optional
R9	Conditional Rule "HSBC_ Clearing Channel"	This is a cross-element rule.Clearing Channel is allowed either at 'Payment Information' or at 'Credit Transfer Transaction Information' If Clearing Channel is present at 'Payment Information' Then Clearing Channel is not allowed at 'Credit Transfer Transaction Information'

R10	Conditional Rule "HSBC_ Service Level"	This is a cross-element rule. Service Level is allowed either at 'Payment Information' or at 'Credit Transfer Transaction Information' If Service Level is present at 'Payment Information' Then Service Level is not allowed at 'Credit Transfer Transaction Information'
R11	Rule "HSBC_ Payment Information Identification"	Payment Information Identification is a Batch reference number. Payment Information Identification will be the debit reference reported on the account statement when the transactions are processed as a batch (low value payments)
R12	Rule "HSBC_ Payment Type Information"	Either ServiceLevel.Code or ClearingChannel must be present
R13	Rule "HSBC_ Proprietary"	Instrument code to more closely define a HSBC or in-country specific payment method
R14	Conditional Rule "HSBC_ On Behalf Of"	This is a cross-element rule. It is Mandatory to provide the name, address and an account or identification of the ultimate debtor if a priority payment is being made on behalf of someone apart from the account holder and should be supplied in the Ultimate Debtor block.  The address should include, as a minimum, the city or town name; the state or county; and the country.  The Debtor Account <DbtrAcct> block should always be used to supply the HSBC account to be debited. If The payment is being made on behalf of someone apart from the account holder. Then The Ultimate Debtor block <UltmtDbtr> should be used to supply the name, address and an account or identification of the ultimate debtor Else The Debtor <Dbtr> block should be used to supply the name and address of the ultimate debtor.
R15	Conditional Rule "HSBC_ Name _ Address"	This is a cross-element rule. If Name of greater than 35 characters is supplied Then <Postal Address> Street Name and Building Number will be ignored
R16	Conditional Rule "HSBC_ Country Sub Division _ Post Code"	This is a cross-element rule. If Country Sub Division is supplied Then Post Code is ignored
R17	Rule "HSBC_ Debtor Agent _rule"	Either BIC or Clearing System Member Identification is mandatory. Both may be present.

R18	Conditional Rule "HSBC_ Address Line"	If structured address is given Then AddressLine can only be used to provide additional name lines or a building name etc.; it may not repeat any information already contained in the structured part of the structured address Else AddressLine should provide an unformatted address
R19	Rule "HSBC_ Instruction Identification"	InstructionIdentification is a transaction identification between ordering party and the bank
R20	Rule "HSBC_ End To End Identification"	End to End Identification is a unique transaction reference. While 35 characters can be sent to the beneficiary, the debit reference is limited to 16 characters. When used in conjunction with Remittance Information - Unstructured <RmtInf><Ustrd>, this line will be quoted at the end of a remittance information
R21	Rule "HSBC_ Payment Type Information"	Payment type information may be provided here if not specified at PaymentInformation level. This is only valid for high value payments (wires)
R22	Rule "HSBC_ Exchange Rate Information"	The ExchangeRate or an FX contract reference may be provided if pre-agreed
R23	Rule "HSBC_ Charge Bearer"	Depending on type of payment, some options may be invalid. If not used, HSBC will default to SHAR
R24	Rule "HSBC_ Intermediary Agent 1"	Intermediary agent if required for the payment. This information should only be provided if specifically requested by the payee
R25	Rule "HSBC_ Intermediary Agent 1 Account"	Account of the intermediary agent with HSBC if relevant.
R26	Rule "HSBC_ Domestic Routing Code _ Rule"	If the payment is in PLN and the beneficiary is domiciled in Poland an 8 digits long Polish Bank Number and PL country code must be quoted. A prefix of "XXXXX" must be present
R27	Rule "HSBC_ Creditor Agent _ Rule"	Either BIC or Clearing System Member Identification is mandatory. Both may be present.
R28	Rule "HSBC_ Creditor Account"	If the creditor account is domiciled in Poland, Eurozone or a country which adopted IBAN the account must be quoted in IBAN format. Accounts domiciled in other countries must follow the country specific format
R29	Conditional Rule "HSBC_ Ultimate Creditor"	If Ultimate Creditor Name is different from Creditor Name Then Ultimate Creditor Name must be provided Else Ultimate Creditor Name must not be provided

R30	Rule "HSBC_ Tag _72"	<p>Instruction for Creditor Agent and Instruction for Debtor Agent are both used to populate Tag 72 on a SWIFT message.</p> <p>A maximum of 5 lines of 35 characters may be provided to provide instruction to either the creditor bank or the debtor bank (or both). Check Instruction for Creditor Agent and Debtor Agent comments for further instructions on how to structure the text.</p> <p>If you are providing exchange rate contract information in &lt;XchgRateInf&gt;&lt;CtrctId&gt; then the total number of lines will be reduced by one.</p> <p>If you are providing a Purpose of Payment code in &lt;RgltryRptg&gt;&lt;RgltryDtls&gt;&lt;Inf&gt; then the total number of lines will be reduced by one.</p> <p>If you are using the Authorisation Type of ILA and using Get Rate functionality, then the total number of lines will be reduced by one.</p> <p>If you are providing both Instruction for Debtor Agent AND Instruction for Creditor Agent THEN the debtor agent instruction will take precedence.</p>
R31	Rule "HSBC_ Tag _23E"	- Up to four instances of Instruction for Creditor Agent can be used to provide coded instructions. The code must be provided in <InstrForCdrAgt><Code> and accompanying text instructions in <InstrForCdrAgt><InstrInf>
R32	Rule "HSBC_ Instructed Information"	<p>If using Instruction Information in free text form (i.e. Tag 72) then each instance of Instruction Information must start with a valid codeword followed by the text:</p> <p>/ACC/ - information for the account with institution (beneficiary bank)</p> <p>/INS/ - details of the instructing institution</p> <p>/INT/ - information for the intermediary bank</p> <p>You may provide 30 characters of text (after the codeword) for the first line and 33 characters of text for each subsequent line totalling a maximum of 140 characters (including the codeword).</p> <p>If using instruction information in coded form (i.e. Tag 23E) then Instruction Information must be no greater than 30 characters.</p>
R33	Rule "HSBC_ Instruction _for _ Debtor _ Agent"	<p>You may either provide Instruction for Debtor Agent with the codeword /REC/ followed by a maximum of 30 characters OR</p> <p>You may provide 30 characters without a codeword.</p>
R34	Rule "HSBC_ Regulatory Reporting Details _ Rule"	For TAX payments only; Regulatory Reporting Details are mandatory only when the payments are made from PL to PL domiciled accounts in PLN currency
R35	Rule "HSBC_ Regulatory Details . Code"	Value of 110 must be provided for Ordinary, Split and Tax Payments
R36	Rule "HSBC_ Information"	Input 51 for standard and Split Payments and 71 for Tax Payments



R37	Rule "HSBC_Regulatory Details _ Information"	For crossborder payment in transaction currency of CNY, purpose of payment is mandatory as a regulatory and clearing requirement. Purpose must be one of below: 1) /BUSINESS/CAPITAL TRF 2) /BUSINESS/CHARITY DONATION 3) /BUSINESS/CURRENT ACC TXN 4) /BUSINESS/GOODS TRADE 5) /BUSINESS/SERVICE TRADE
R38	Rule "HSBC_Unstructured _ Other _ Payments"	Up to 4 lines of 35 characters each can be transmitted to the beneficiary. The last line will be populated with the value pulled from the tag EndToEndId, leaving the first 3 lines of 35 chars each available for additional information. Lines will be truncated to 35 chars if longer. Please note that the full field capacity (i.e. 35 characters) has to be filled with data before the next field can be used.
R39	Rule "HSBC_Unstructured_Tax and Split Payments"	For Tax and Split payments please provide remittance information in the unstructured remittance field.  Please follow the guidance provided in additional attachment which comes along with this message implementation guide.

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