



Usage Guideline

## **HSBC\_pain.001.001.03\_TARGETandInternationalPayments\_Poland (Note Split Payments are valid from 01st July 2018)**

HSBC\_pain.001.001.03\_HighValuePayment\_Europe

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

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## Message Functionality

### Collection Description

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

### Usage Guideline Description

HSBC\_pain.001.001.03\_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.

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.001.001.03\_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 V03 (pain.001.001.03)	<CstmrCdtTrfInittn>				Rules : R1
1.0	1	Group Header	<GrpHdr>	[1..1]			
1.1	2	Message Identification	<MsgId>	[1..1]	text{1,35}		Comment: HSBC recommends this is unique for a 12 monthly rolling period
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
1.3	2	Authorisation	<Authstn>	[0..2]	Choice	[0..1]	Comment: HSBC supports interoperability with HSBCnet. AUTH defaulted if no code is provided in the inbound file.
1.4	3	Code	<Cd>	[1..1]	text		
	4	Pre Authorised File			AUTH		
	4	File Level Authorisation Details			FDET		
	4	File Level Authorisation Summary			FSUM		
	4	Instruction Level Authorisation			ILEV	X	
1.5	3	Proprietary	<Prtry>	[1..1]	text{1,128}	X	
1.6	2	Number Of Transactions	<NbOfTxes>	[1..1]	text [0-9]{1,15}		
1.7	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		
1.8	2	Initiating Party	<InitgPty>	[1..1]			
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}		
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			
9.1.2	4	Address Type	<AdrTp>	[0..1]	text		
	5	Postal			ADDR		
	5	PO Box			PBOX		
	5	Residential			HOME		
	5	Business			BIZZ		
	5	Mail To			MLTO		
	5	Delivery To			DLVY		
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}		
9.1.4	4	Sub Department	<SubDept>	[0..1]	text{1,70}		
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}		
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}		
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}		
9.1.12	3	Identification	<Id>	[0..1]	Choice	[1..1]	Rules : R2
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			Comment:
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.15	5	Other	<Othr>	[0..*]		[0..1]	
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}		
9.1.17	6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.21	4	Private Identification	<PrvtId>	[1..1]		I	
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.34	3	Contact Details	<CtctDtls>	[0..1]		I	
1.9	2	Forwarding Agent	<FwdgAgt>	[0..1]		I	
2.0	1	Payment Information	<PmtInf>	[1..*]			
2.1	2	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}		Comment: Will be reported in Payment Status Report.
2.2	2	Payment Method	<PmtMtd>	[1..1]	text		
	3	Cheque			CHK	X	
	3	Credit Transfer			TRF		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	3	Transfer Advice			TRA	X	
2.3	2	Batch Booking	<BtchBookg>	[0..1]	boolean	X	Comment: Not applicable to HV payments.
2.4	2	Number Of Transactions	<NbOfTx>	[0..1]	text [0-9]{1,15}		Comment: This will be verified against the number of occurrences of <CdtTrfTxInf> in the message
2.5	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		
2.6	2	Payment Type Information	<PmtTpInf>	[0..1]			Comment: Required at either Payment or Transaction level, should not be used at both levels.
2.7	3	Instruction Priority	<InstrPrty>	[0..1]	text		
	4	High			HIGH		
	4	Normal			NORM		
2.8	3	Service Level	<SvcLvl>	[0..1]	Choice	[1..1]	Comment: Required at either Payment or Transaction level, should not be used at both levels.
2.9	4	Code	<Cd>	[1..1]	text{1,4}	T/C	Type Changed: One of the following code values must be used: URGP (Urgent Payment) SDVA (Same Day Value) PRPT (EBA Priority Service)
	5	Urgent Payment			URGP		
	5	Same Day Value			SDVA		
	5	EBA Priority Service			PRPT		
2.10	4	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
2.11	3	Local Instrument	<LclInstrm>	[0..1]	Choice		
2.12	4	Code	<Cd>	[1..1]	text{1,35}		
2.13	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.14	3	Category Purpose	<CtgyPurp>	[0..1]	Choice		
2.15	4	Code	<Cd>	[1..1]	text{1,4}	T/C	Comment: Category Purpose can be as follows:  1) TAXS = Tax payments ----- Type Changed: One of the following code values must be used: (TAXS)



Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	TAXS					
	5	SSBE				X	
	5	NONE				X	
2.16	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.17	2	Requested Execution Date	<ReqdExctnDt>	[1..1]	date		
2.18	2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	I	
2.19	2	Debtor	<Dbtr>	[1..1]			Rules : R3
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R4 ----- Type Changed: text{1,70}
9.1.1	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.
9.1.2	4	Address Type	<AdrTp>	[0..1]	text	X	
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}	I	
9.1.4	4	Sub Department	<SubDept>	[0..1]	text{1,70}	I	
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R4 ----- Type Changed: text{1,35}
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R4
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R5
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R5
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.1.1	4	Address Line	<AdrlLine>	[0..7]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
9.1.1.2	3	Identification	<Id>	[0..1]	Choice		
9.1.1.3	4	Organisation Identification	<OrgId>	[1..1]			
9.1.1.4	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.1.5	5	Other	<Othr>	[0..*]			
9.1.1.6	6	Identification	<Id>	[1..1]	text{1,35}		Comment: Please provide your Tax Id in this field for Tax payment.  Payer Tax ID field - this field is mandatory. Users select the ID type from a dropdown list and then input the additional ID info in the text field on the right. Possible values in the dropdown and expected number of digits in the text field are as follow : <ul style="list-style-type: none"> <li>• N – NIP (10 digits)</li> <li>• P – PESEL (11 digits)</li> <li>• R – REGON (9 or 14 digits)</li> <li>• 1 – ID card (max 14 digits)</li> <li>• 2 – Passport (max 14 digits)</li> </ul>
9.1.1.7	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.1.8	7	Code	<Cd>	[1..1]	text{1,4}		Comment: Please provide a value TXID in this field when TAX ID is populated in <Other> <Identification> field.
9.1.1.9	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
9.1.2.0	6	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.2.1	4	Private Identification	<PrvtId>	[1..1]		I	
9.1.3.3	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.34	3	Contact Details	<CtctDtls>	[0..1]			
2.20	2	Debtor Account	<DbtrAcct>	[1..1]			Comment:
1.1.0	3	Identification	<Id>	[1..1]	Choice		
1.1.1	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Comment: Only IBAN is supported and must be provided.
1.1.2	4	Other	<Othr>	[1..1]			
1.1.4	5	Scheme Name	<SchmeNm>	[0..1]	Choice		
1.1.7	5	Issuer	<Issr>	[0..1]	text{1,35}		
1.1.8	3	Type	<Tp>	[0..1]			
	4	[XOR]			Choice		
1.1.9	5	Code	<Cd>	[1..1]	text		
	6	Cash Payment			CASH		
	6	Charges			CHAR		
	6	Commission			COMM		
	6	Tax			TAXE		
	6	Cash Income			CISH		
	6	Cash Trading			TRAS		
	6	Settlement			SACC		
	6	Current			CACC		
	6	Savings			SVGS		
	6	Over Night Deposit			ONDP		
	6	Marginal Lending			MGLD		
	6	Non Resident External			NREX		
	6	Money Market			MOMA		
	6	Loan			LOAN		
	6	Salary			SLRY		
	6	Overdraft			ODFT		
1.1.10	5	Proprietary	<Prtry>	[1..1]	text{1,35}		
1.1.11	3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
1.1.1 2	3	Name	<Nm>	[0..1]	text{1,70}		
2.21	2	Debtor Agent	<DbtrAgt>	[1..1]			
6.1.0	3	Financial Institution Identification	<FinInstnId>	[1..1]			
6.1.1	4	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
6.1.2	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
6.1.3	5	Clearing System Identification	<ClrSysId>	[0..1]	Choice	1	
6.1.6	5	Member Identification	<Mmbld>	[1..1]	text{1,35}		
6.1.7	4	Name	<Nm>	[0..1]	text{1,140}		
6.1.8	4	Postal Address	<PstlAdr>	[0..1]		[1..1]	
6.1.9	5	Address Type	<AdrTp>	[0..1]	text		
	6	Postal			ADDR		
	6	PO Box			PBOX		
	6	Residential			HOME		
	6	Business			BIZZ		
	6	Mail To			MLTO		
	6	Delivery To			DLVY		
6.1.1 0	5	Department	<Dept>	[0..1]	text{1,70}		
6.1.1 1	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.1 2	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.1 3	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.1 4	5	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.1 5	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.1 6	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.17	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
6.1.18	5	Address Line	<AdrLine>	[0..7]	text{1,70}		
6.1.19	4	Other	<Othr>	[0..1]		X	
6.1.25	3	Branch Identification	<BrnchId>	[0..1]			
6.1.26	4	Identification	<Id>	[0..1]	text{1,35}		
6.1.27	4	Name	<Nm>	[0..1]	text{1,140}		
6.1.28	4	Postal Address	<PstlAdr>	[0..1]			
6.1.29	5	Address Type	<AdrTp>	[0..1]	text	I	
6.1.30	5	Department	<Dept>	[0..1]	text{1,70}		
6.1.31	5	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.32	5	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.33	5	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.34	5	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.35	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.36	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.37	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
6.1.38	5	Address Line	<AdrLine>	[0..7]	text{1,70}		
2.22	2	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		I	
2.23	2	Ultimate Debtor	<UltmtDbtr>	[0..1]			Rules : R1, R3

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R4 ----- Type Changed: text{1,70}
9.1.1	3	Postal Address	<PstlAdr>	[0..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.
9.1.2	4	Address Type	<AdrTp>	[0..1]	text	X	
9.1.3	4	Department	<Dept>	[0..1]	text{1,70}	I	
9.1.4	4	Sub Department	<SubDept>	[0..1]	text{1,70}	I	
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R4 ----- Type Changed: text{1,35}
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R4
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R5
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R5
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
9.1.12	3	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.13	4	Organisation Identification	<Orgld>	[1..1]			

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		
9.1.15	5	Other	<Othr>	[0..*]		[1..1]	
9.1.16	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.
9.1.17	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.21	4	Private Identification	<PrvtId>	[1..1]			
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.34	3	Contact Details	<CtctDtls>	[0..1]			
2.24	2	Charge Bearer	<ChrgBr>	[0..1]	text		Comment: From 6th January 2018, as part of the PSD2 regulation for all payments where the originator and beneficiary are in EEA countries the only option available for the charge indicator will be "Shared". The only exception is for payments debiting a German account, where the charge indicator can be 'Shared' or 'Our' (debit account). If the "Shared" or 'Our' option, as appropriate, is not supplied the HSBC back office systems will default the charge indicator to "Shared" before the payment is processed.
	3	Borne By Debtor			DEBT		
	3	Borne By Creditor			CRED		
	3	Shared			SHAR		
	3	Following Service Level			SLEV		
2.25	2	Charges Account	<ChrgsAcct>	[0..1]			
2.26	2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]			

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.27	2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]			
2.28	3	Payment Identification	<PmtId>	[1..1]			
2.29	4	Instruction Identification	<InstrId>	[0..1]	text{1,35}		
2.30	4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}		Comment: This field can be used for both duplicate instruction checking and additionally, as the debit transaction reference on your bank statement. This option is available as part of the customer set-up and applies to HV payment instructions.
2.31	3	Payment Type Information	<PmtTpInf>	[0..1]			Comment: Required at either Payment or Transaction level, should not be used at both levels.
2.32	4	Instruction Priority	<InstrPrty>	[0..1]	text	X	
2.33	4	Service Level	<SvcLvl>	[0..1]	Choice		Comment: Required at either Payment or Transaction level, should not be used at both levels.
2.34	5	Code	<Cd>	[1..1]	text{1,4}	T/C	Type Changed: One of the following code values must be used: URGP (Urgent Payment) SDVA (Same Day Value) PRPT (EBA Priority Service)
	6	Urgent Payment			URGP		
	6	Same Day Value			SDVA		
	6	EBA Priority Service			PRPT		
2.35	5	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
2.36	4	Local Instrument	<LclInstrm>	[0..1]	Choice		
2.37	5	Code	<Cd>	[1..1]	text{1,35}		
2.38	5	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.39	4	Category Purpose	<CtgyPurp>	[0..1]	Choice		
2.40	5	Code	<Cd>	[1..1]	text{1,4}	T/C	Comment: Category Purpose can be as follows:  1) TAXS = Tax payments ----- Type Changed: One of the following code values must be used: (TAXS)
	6	TAXS					



Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	SSBE				X	
	6	NONE				X	
2.41	5	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.42	3	Amount	<Amt>	[1..1]	Choice		Comment: Amount must be provided at either Instructed Amount or Equivalent Amount but not both
2.43	4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.44	4	Equivalent Amount	<EqvtAmt>	[1..1]			Comment: Where Equivalent amount is used and a deal reference is quoted, the <ExchangeRate>, <ContractIdentification>, <InstructionForCreditorAgent><InstructionInformation> and <InstructionForDebtorAgent> Information in the instruction will be sent to the receiver.
2.45	5	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		Comment: Equivalent Amount
	6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.46	5	Currency Of Transfer	<CcyOfTrf>	[1..1]	text [A-Z]{3,3}		Comment: Currency of Transfer
2.47	3	Exchange Rate Information	<XchgRateInf>	[0..1]			Comment: If an exchange rate has been pre-agreed with HSBC, the contract reference and rate must be specified within the payment. The option is currently supported together with an indication of the EquivalentAmount only. If EquivalentAmount is populated then the ExchangeRate and contract reference must be provided.
2.48	4	Exchange Rate	<XchgRate>	[0..1]	decimal td = 11 fd = 10		Comment: If EquivalentAmount is populated then the ExchangeRate must be provided.
2.49	4	Rate Type	<RateTp>	[0..1]	text	X	
2.50	4	Contract Identification	<CtrctId>	[0..1]	text{1,35}		Comment: If EquivalentAmount is populated then the Deal Reference Number

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.51	3	Charge Bearer	<ChrgBr>	[0..1]	text		Comment: From 6th January 2018, as part of the PSD2 regulation for all payments where the originator and beneficiary are in EEA countries the only option available for the charge indicator will be "Shared". The only exception is for payments debiting a German account, where the charge indicator can be 'Shared' or 'Our' (debit account). If the "Shared" or 'Our' option, as appropriate, is not supplied the HSBC back office systems will default the charge indicator to "Shared" before the payment is processed.
	4	Borne By Debtor			DEBT		
	4	Borne By Creditor			CRED		
	4	Shared			SHAR		
	4	Following Service Level			SLEV	X	
2.52	3	Cheque Instruction	<ChqInstr>	[0..1]		I	
2.70	3	Ultimate Debtor	<UltmtDbtr>	[0..1]			Rules : R1, R3
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R4 ----- Type Changed: text{1,70}
9.1.1	4	Postal Address	<PstlAdr>	[0..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.
9.1.2	5	Address Type	<AdrTp>	[0..1]	text	X	
9.1.3	5	Department	<Dept>	[0..1]	text{1,70}	I	
9.1.4	5	Sub Department	<SubDept>	[0..1]	text{1,70}	I	
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R4 ----- Type Changed: text{1,35}
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R4

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R5
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R5
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
9.1.12	4	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			
9.1.14	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	I	
9.1.15	6	Other	<Othr>	[0..*]		[1..1]	
9.1.16	7	Identification	<Id>	[1..1]	text{1,35}		Comment: For payments on behalf of other than the debit account owner and where the source of funds is another account, that account number should be provided here. Where no account exists, a unique identifier for the originator should be provided.
9.1.17	7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
9.1.20	7	Issuer	<Issr>	[0..1]	text{1,35}	I	
9.1.21	5	Private Identification	<PrvtId>	[1..1]		I	
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.34	4	Contact Details	<CtctDtls>	[0..1]		I	
2.71	3	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			Comment:

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			<p>Comment: If using an Intermediary Agent, then you must provide at least one of the following options:</p> <p>Option 1:</p> <p>1) &lt;BIC&gt; = BIC 2) &lt;MemberIdentification&gt; = Local Clearing Code (LCC) 3) &lt;Name&gt;= Bank Name</p> <p>Order of mapping : BIC&gt;LCC&gt;Bank name</p> <p>Option 1:</p> <p>&lt;BIC&gt; = BIC</p> <p>Option 2:</p> <p>Local Clearing Code, which is preceded with "//AA" where AA equals national clearing system code. &lt;MemberIdentification&gt; = Local Clearing Code (LCC)</p> <p>Option 3:</p> <p>Branch Details &lt;Name&gt;= Bank Name</p>
6.1.1	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
6.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
6.1.3	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	X	
6.1.6	6	Member Identification	<Mmbld>	[1..1]	text{1,35}		<p>Comment: Local Clearing Code</p>
6.1.7	5	Name	<Nm>	[0..1]	text{1,140}		
6.1.8	5	Postal Address	<PstlAdr>	[0..1]		[1..1]	
6.1.9	6	Address Type	<AdrTp>	[0..1]	text	I	
6.1.10	6	Department	<Dept>	[0..1]	text{1,70}		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
6.1.1.1	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.1.2	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.1.3	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.1.4	6	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.1.5	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.1.6	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.1.7	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
6.1.1.8	6	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..1]	
6.1.1.9	5	Other	<Othr>	[0..1]			
6.1.2.5	4	Branch Identification	<BrnchId>	[0..1]			
2.72	3	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]			
2.73	3	Intermediary Agent 2	<IntrmyAgt2>	[0..1]			
2.74	3	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]			
2.75	3	Intermediary Agent 3	<IntrmyAgt3>	[0..1]			
2.76	3	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]			
2.77	3	Creditor Agent	<CdtrAgt>	[0..1]		[1..1]	
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			<p>Comment: You must provide at least one of the following options for Domestic payment:</p> <p>1) &lt;BIC&gt; = BIC 2) &lt;MemberIdentification&gt; = Local Clearing Code (LCC)</p> <p>If more than one Financial Institution Identification is supplied then the order of mapping is BIC&gt;LCC&gt;.</p> <p>For Cross border payments please provide BIC.</p>

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.1	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Comment: For Domestic payments BIC Code can be provided here.  For Cross Border BIC code is mandatory for Straight Through Processing.
6.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
6.1.3	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I	
6.1.6	6	Member Identification	<Mmbld>	[1..1]	text{1,35}		Comment: For Domestic payments: Please provide the Polish Clearing Code in this field.
6.1.7	5	Name	<Nm>	[0..1]	text{1,140}		
6.1.8	5	Postal Address	<PstAdr>	[0..1]		[1..1]	
6.1.9	6	Address Type	<AdrTp>	[0..1]	text	I	
6.1.10	6	Department	<Dept>	[0..1]	text{1,70}		
6.1.11	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.12	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.13	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.14	6	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.15	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.16	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.17	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
6.1.18	6	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..1]	
6.1.19	5	Other	<Othr>	[0..1]		I	
6.1.25	4	Branch Identification	<BrnchId>	[0..1]			

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6.1.2 6	5	Identification	<Id>	[0..1]	text{1,35}		Comment: Must be provided if there is an account with an institution and if <CreditorAccount><Identification><Other><Identification > is provided
6.1.2 7	5	Name	<Nm>	[0..1]	text{1,140}		
6.1.2 8	5	Postal Address	<PstlAdr>	[0..1]			
6.1.2 9	6	Address Type	<AdrTp>	[0..1]	text	I	
6.1.3 0	6	Department	<Dept>	[0..1]	text{1,70}		
6.1.3 1	6	Sub Department	<SubDept>	[0..1]	text{1,70}		
6.1.3 2	6	Street Name	<StrtNm>	[0..1]	text{1,70}		
6.1.3 3	6	Building Number	<BldgNb>	[0..1]	text{1,16}		
6.1.3 4	6	Post Code	<PstCd>	[0..1]	text{1,16}		
6.1.3 5	6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6.1.3 6	6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6.1.3 7	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
6.1.3 8	6	Address Line	<AdrLine>	[0..7]	text{1,70}		
2.78	3	Creditor Agent Account	<CdtrAgtAcct>	[0..1]		I	
1.1.8	4	Type	<Tp>	[0..1]		I	
1.1.1 1	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
1.1.1 2	4	Name	<Nm>	[0..1]	text{1,70}	I	
2.79	3	Creditor	<Cdtr>	[0..1]		[1..1]	

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Rules : R4 ----- Type Changed: text{1,70}
9.1.1	4	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.
9.1.2	5	Address Type	<AdrTp>	[0..1]	text	X	
9.1.3	5	Department	<Dept>	[0..1]	text{1,70}	I	
9.1.4	5	Sub Department	<SubDept>	[0..1]	text{1,70}	I	
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}	T/C	Rules : R4 ----- Type Changed: text{1,35}
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules : R4
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}		Rules : R5
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	Rules : R5
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	X [0..3] T/C	Type Changed: text{1,35}
9.1.12	4	Identification	<Id>	[0..1]	Choice		
9.1.13	5	Organisation Identification	<Orgld>	[1..1]			



Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.1.4	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}		
9.1.1.5	6	Other	<Othr>	[0..*]			
9.1.1.6	7	Identification	<Id>	[1..1]	text{1,35}		<p>Comment: For Split Payments you have the option to provide the Beneficiary's Tax ID in this field or alternately you can provide it in &lt;Tax&gt;&lt;Cdtr&gt;&lt;TaxId&gt; in section 2.9\13.1.0\13.1.1</p> <p>Please note that the Tax ID must be not more that 14 characters in length. Please note that if more than 14 characters is provided then the transaction will be rejected.</p> <p>Length of the different types of tax id are as follows. 10 characters of NIP number 9 or 14 digits of REGON number 11 characters of PESEL number up to 14 characters for identity card or passport number respectively</p>
9.1.1.7	7	Scheme Name	<SchmeNm>	[0..1]	Choice		
9.1.2.0	7	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.2.1	5	Private Identification	<PrvtId>	[1..1]			
9.1.3.3	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.3.4	4	Contact Details	<CtctDtls>	[0..1]			
2.80	3	Creditor Account	<CdtrAcct>	[0..1]		[1..1]	<p>Comment: For Domestic Payments please provide an IBAN account.</p>
1.1.0	4	Identification	<Id>	[1..1]	Choice		
1.1.1	5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		<p>Comment: IBAN must be provided for Domestic Payment.</p>

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
1.1.2	5	Other	<Othr>	[1..1]		X	
1.1.8	4	Type	<Tp>	[0..1]			
	5	[XOR]			Choice		
1.1.9	6	Code	<Cd>	[1..1]	text		
	7	Cash Payment			CASH		
	7	Charges			CHAR		
	7	Commission			COMM		
	7	Tax			TAXE		
	7	Cash Income			CISH		
	7	Cash Trading			TRAS		
	7	Settlement			SACC		
	7	Current			CACC		
	7	Savings			SVGS		
	7	Over Night Deposit			ONDP		
	7	Marginal Lending			MGLD		
	7	Non Resident External			NREX		
	7	Money Market			MOMA		
	7	Loan			LOAN		
	7	Salary			SLRY		
	7	Overdraft			ODFT		
1.1.10	6	Proprietary	<Prtry>	[1..1]	text{1,35}		
1.1.11	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
1.1.12	4	Name	<Nm>	[0..1]	text{1,70}		
2.81	3	Ultimate Creditor	<UltmtCdtr>	[0..1]			
2.82	3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]		[0..5]	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).
2.83	4	Code	<Cd>	[0..1]	text		
	5	Pay Creditor By Cheque			CHQB		
	5	Hold Cash For Creditor			HOLD		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Phone Beneficiary			PHOB		
	5	Telecom			TELB		
2.84	4	Instruction Information	<InstrInf>	[0..1]	text{1,140}	[1..1]	Rules : R6, R7, R8
2.85	3	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}		Rules : R9, R7
2.86	3	Purpose	<Purp>	[0..1]	Choice		
2.87	4	Code	<Cd>	[1..1]	text{1,4}		
2.88	4	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: Can be populated for Domestic or Cross Border payments
2.89	3	Regulatory Reporting	<RgltryRptg>	[0..1 0]			Comment: Regulatory Reporting must be provided for Domestic payments. Please check Details 11.1.10.
11.1.0	4	Debit Credit Reporting Indicator	<DbtCdtRptgInd>	[0..1]	text		
11.1.1	4	Authority	<Authrty>	[0..1]			
11.1.4	4	Details	<Dtls>	[0..*]			
11.1.5	5	Type	<Tp>	[0..1]	text{1,35}		
11.1.6	5	Date	<Dt>	[0..1]	date		
11.1.7	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
11.1.8	5	Code	<Cd>	[0..1]	text{1,10}		
11.1.9	5	Amount	<Amt>	[0..1]	0 <= decimal td = 18 fd = 5		
11.1.10	5	Information	<Inf>	[0..*]	text{1,35}		Rules : R10 ----- Comment: This must be populated for domestic payments i.e. when the payments are made from PL to PL domiciled accounts in PLN currency.  Information can have following values: 51=Ordinary 53= Split Payment 71 =Tax Payments

Index	Level	Name	XML Tag	Multiplicity	Type / Code	Restrictions	Additional details
2.90	3	Tax	<Tax>	[0..1]			<p>Comment: There are two types of payment reporting required:</p> <p>1) Tax Payments 2) Split Payments</p> <p>Tax Payments ----- You have the option to provide the Debtor Tax ID in one of the three available fields below.</p> <p>&lt;Debtor&gt;&lt;Identification&gt;&lt;OrganisationIdentification&gt;&lt;Other&gt;&lt;Identification&gt; (9.1.16)</p> <p>Or</p> <p>&lt;Tax&gt;&lt;Dbtr&gt;&lt;TaxId&gt; (13.1.5)</p> <p>Or</p> <p>&lt;Tax&gt;&lt;Dbtr&gt;&lt;RegId&gt; (13.1.6)</p> <p>Additional information can be provided in structured format in 2.90 or in Unstructured Remittance in section 2.99</p> <p>In Structured Format the following fields are required.</p> <p>i) &lt;Tax&gt;&lt;Type&gt; (13.1.19) ii) &lt;Tax&gt;&lt;FormCode&gt; (13.1.24) iii) &lt;Tax&gt;&lt;AdditionalInformation&gt; (13.1.43)</p> <p>For Split payments the following information is required.</p> <p>Split Payments ----- VAT Amount - &lt;Tax&gt;&lt;TtlTaxAmt&gt; (13.1.15) Beneficiary Tax ID - You can provided this data in one of the fields below.</p> <p>&lt;Cdtr&gt;&lt;Id&gt;&lt;OrgId&gt;&lt;Othr&gt;&lt;Id&gt; (9.1.16) or &lt;Tax&gt;&lt;Cdtr&gt;&lt;TaxId&gt; (13.1.1)</p> <p>Invoice Number - &lt;Tax&gt;&lt;RefNb&gt; (13.1.12)</p>

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
							Additional Information - <Tax><Rcrd><AddtlInf> (13.1.43)
13.1.0	4	Creditor	<Cdtr>	[0..1]			
13.1.1	5	Tax Identification	<TaxId>	[0..1]	text{1,35}	[1..1] T/C	<p>Comment: For Split Payments you have the option to provide the Beneficiary's Tax ID in this field.</p> <p>Please note that the Tax ID must be not more that 14 characters in length. If more than 14 characters is provided then the transaction will be rejected.</p> <p>Length of the different types of tax id are as follows.  10 characters of NIP number  9 or 14 digits of REGON number  11 characters of PESEL number  up to 14 characters for identity card or passport number respectively  -----  Type Changed:  text{1,14}</p>
13.1.2	5	Registration Identification	<RegnId>	[0..1]	text{1,35}	I	
13.1.3	5	Tax Type	<TaxTp>	[0..1]	text{1,35}	I	
13.1.4	4	Debtor	<Dbtr>	[0..1]			

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
13.1.5	5	Tax Identification	<TaxId>	[0..1]	text{1,35}		<p>Comment: For Tax payments you have the option to provide the Debtor Tax ID in this field.</p> <p>Please provide your Tax Id in this field for Tax payment.</p> <p>Payer Tax ID field - this field is mandatory. Users select the ID type from a dropdown list and then input the additional ID info in the text field on the right. Possible values in the dropdown and expected number of digits in the text field are as follow :</p> <ul style="list-style-type: none"> <li>• N – NIP (10 digits)</li> <li>• P – PESEL (11 digits)</li> <li>• R – REGON (9 or 14 digits)</li> <li>• 1 – ID card (max 14 digits)</li> <li>• 2 – Passport (max 14 digits)</li> </ul>
13.1.6	5	Registration Identification	<RegnId>	[0..1]	text{1,35}		<p>Comment: For Tax payments you have the option to provide the Debtor Tax ID in this field.</p> <p>Please provide your Tax Id in this field for Tax payment.</p> <p>Payer Tax ID field - this field is mandatory. Users select the ID type from a dropdown list and then input the additional ID info in the text field on the right. Possible values in the dropdown and expected number of digits in the text field are as follow :</p> <ul style="list-style-type: none"> <li>• N – NIP (10 digits)</li> <li>• P – PESEL (11 digits)</li> <li>• R – REGON (9 or 14 digits)</li> <li>• 1 – ID card (max 14 digits)</li> <li>• 2 – Passport (max 14 digits)</li> </ul>
13.1.7	5	Tax Type	<TaxTp>	[0..1]	text{1,35}	I	
13.1.8	5	Authorisation	<Authstn>	[0..1]		I	
13.1.11	4	Administration Zone	<AdmstnZn>	[0..1]	text{1,35}	I	

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
13.1.12	4	Reference Number	<RefNb>	[0..1]	text{1,140}	T/C	<p>Comment: This field is only used for Split Payments.</p> <p>Please provide the invoice number in this field. The Invoice number must not be more than 35 characters.</p> <p>Please note that if more than 35 characters is provided then the transaction will be rejected.</p> <p>For IAT transfers between two VAT Accounts, value here must be PRZEKAZANIE WLASNE. ----- Type Changed: text{1,35}</p>
13.1.13	4	Method	<Mtd>	[0..1]	text{1,35}		
13.1.14	4	Total Taxable Base Amount	<TtlTaxblBaseAmt>	[0..1]	0 <= decimal td = 18 fd = 5	I	
13.1.15	4	Total Tax Amount	<TtlTaxAmt>	[0..1]	0 <= decimal td = 18 fd = 5	I [1..1]	<p>Comment: Only used for Split Payments.</p> <p>Please provide the Total Tax Amount in this field. The amount format should be 10n,2n. The amount must have two decimal places and the the decimal separator must be a , (coma) and not a . (period) e.g. 100,20</p> <p>VAT amount must not exceed the transaction amount.</p> <p>VAT amount must be equal to transaction amount for IAT transfers between two VAT Accounts.</p> <p>Payment will be rejected if the format is not correct.</p>
13.1.16	4	Date	<Dt>	[0..1]	date	I	
13.1.17	4	Sequence Number	<SeqNb>	[0..1]	decimal td = 18 fd = 0		

Index	Level	Name	XML Tag	Multiplicity	Type / Code	Restrictions	Additional details
13.1.18	4	Record	<Rcrd>	[0..*]		[0..10]	<p>Comment: For Tax payments the below information is required.</p> <p>Tax Type ( ) FormCode ( )</p> <p>For Split and Tax payments the below information is required.</p> <p>Additional Information ( )</p>



Index	Level	Name	XML Tag	Multiplicity	Type / Code	Restrictions	Additional details
13.1.19	5	Type	<Tp>	[0..1]	text{1,35}		<p>Comment: For Tax Payment please provide the Tax Period in this field.</p> <p>Time frame concerning the tax declaration. For certain SFP values it is possible to input 0 (zero) as a value of OKR.</p> <p>A code must be provided in this field as per the below guidelines laid down by the Central bank.</p> <p>Period: Year, type of period and number of period for which payment is made.</p> <p>Following are the codewords that must be used.</p> <p>R – year K – quarter M – month D – decade J – day 0 – (zero) – no period. Used for payments not related to periods.</p> <p>E.g. tax for October 2018 this field will contains value : 18M10 E.g. tax for whole year 2018 this field will contain value : 18R</p> <p>The 3rd character must be one of below:</p> <p>R – year , P – Half a year, K - Quarter, M - Month, D - Decade, J - Day.</p> <p>For R only, characters 1-2 should specify the year, whole input for whole year 2017 should be 17R, character 4-7 should not be used.</p> <p>For P only, characters 1-2 as for year, 4-5 should have value 01 or 02, character 6-7 should not be used, whole input for 1st half of year 2017 should be 17P01</p> <p>For K only, characters 1-2 as for year, 4-5 should have value 01, 02, 03 or 04 character 6-7 should not be used, whole input for 3rd quarter of year 2017 should be 17K03</p>

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
							<p>17K03</p> <p>For M only, characters 1-2 as for year, 4-5 should have value 01 till 12 character 6-7 should not be used, whole input for November of year 2017 should be 17M11</p> <p>For D only, characters 1-2 as for year, 4-5 should have value 01, 02, or 03 character 6-7 should have value 01 till 12, whole input for first decade of November of year 2017 should be 17D0111</p> <p>For J only, characters 1-2 as for year, 4-5 should have value 01 till 31, character 6-7 should have value 01 till 12, whole input for November 5th of year 2017 should be 17J0511</p> <p>If 'Not applicable' option is chosen then value should be "0"</p>
13.1.20	5	Category	<Ctgy>	[0..1]	text{1,35}	I	
13.1.21	5	Category Details	<CtgyDtls>	[0..1]	text{1,35}	I	
13.1.22	5	Debtor Status	<DbtrSts>	[0..1]	text{1,35}	I	
13.1.23	5	Certificate Identification	<CertId>	[0..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
13.1.24	5	Forms Code	<FrmsCd>	[0..1]	text{1,35}		<p>Comment: This field is only used for Tax Payments and not more than 7 characters of Tax form number must be provided.</p> <p>For Tax Form Number must be provided here.</p> <p>Tax form number (e.g. PIT37).</p> <p>For Custom Office payments must be filled in.</p> <p>1. If the payment relates to customs declaration or results from a decision or provision, one of the following symbols should be quoted:</p> <ul style="list-style-type: none"> <li>• SAD – customs duty payments, import GST (goods and services tax) relating to a single customs declaration or decision</li> <li>• SADA KC – import excise tax duty payment relating to a single customs declaration or decision</li> <li>• SADw - customs duty payments, import GST relating to more than one customs declaration or decision</li> <li>• SADA KCw import excise tax duty payment relating to more than one customs declaration or decision</li> </ul> <p>2. If the payment relates to duties resulting from enforcement order, the following symbol should be quoted:</p> <ul style="list-style-type: none"> <li>• TYTULW</li> </ul> <p>3. If the payment relates to import declaration for GST, the following symbol should be quoted:</p> <ul style="list-style-type: none"> <li>• VAT-IM - import declaration for GST</li> </ul> <p>4. If payment relates to other duties, e.g. fine or cash penalty:</p> <ul style="list-style-type: none"> <li>• INNE – others</li> <li>• OPPALI W – fuel fee payments</li> </ul>
13.1.25	5	Period	<Prd>	[0..1]			
13.1.26	6	Year	<Yr>	[0..1]	date		
13.1.27	6	Type	<Tp>	[0..1]	text	l	
13.1.28	6	From To Date	<FrToDt>	[0..1]			
13.1.29	7	From Date	<FrDt>	[1..1]	date		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
13.1.30	7	To Date	<ToDt>	[1..1]	date		
13.1.31	5	Tax Amount	<TaxAmt>	[0..1]			
13.1.32	6	Rate	<Rate>	[0..1]	decimal td = 11 fd = 10		
13.1.33	6	Taxable Base Amount	<TaxblBaseAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
13.1.34	6	Total Amount	<TtlAmt>	[0..1]	0 <= decimal td = 18 fd = 5	I	
13.1.35	6	Details	<Dtls>	[0..*]			
13.1.36	7	Period	<Prd>	[0..1]			
13.1.37	8	Year	<Yr>	[0..1]	date		
13.1.38	8	Type	<Tp>	[0..1]	text	I	
13.1.39	8	From To Date	<FrToDt>	[0..1]		I	
13.1.42	7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5	I	

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
13.1.43	5	Additional Information	<AddtlInf>	[0..1]	text{1,140}	T/C	<p>Comment: This field is used for both Split and Tax Payments</p> <p>For Tax Payments only 40 characters can be provided.</p> <p>1. If the payment relates to customs declaration, customs declaration number assigned by Celina system should be quoted in this field (i.e. OGL/351020/00/000010/2015) or by AIS system (i.e. 15PL351010I000070), for example:</p> <ul style="list-style-type: none"> <li>• OGL351020000000102015</li> <li>• 15PL351010I0000707</li> </ul> <p>2. If the payment relates to decision or declaration with a specific number i.e. 351000-UAGR.872.1234.2015 or fine with a specific number, i.e. AAA01234567 the number of this document should be input accordingly:</p> <ul style="list-style-type: none"> <li>• 351000UAGR87212342015</li> <li>• AAA01234567</li> </ul> <p>3. If the payment relates to cumulative duties (i.e. SADw), where details are shared directly with Customs Office in a form of a text file, the file name should start with 2 first digits of Customs Office's bank account, day, month and year of payment, sender's NIP, full amount and .txt extension. For example, if the file name is 25_16072015_6750007222_12300_00.txt, please quote:</p> <ul style="list-style-type: none"> <li>• 251607201567500072221230000</li> </ul> <p>For Split Payments please provide additional information related to the payment. This is an optional field and not more than 33 characters must be provided in this field. If more than 33 characters is provided then the transaction will be rejected.</p> <p>----- Type Changed: text{1,3}</p>
2.91	3	Related Remittance Information	<RltdRmtInf>	[0..10]		I	
2.98	3	Remittance Information	<RmtInf>	[0..1]			<p>Comment: Remittance information can be provided for Domestic and Crossborder payments in Unstructured Remittance field.</p>

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.99	4	Unstructured	<Ustrd>	[0..*]	text{1,140}		<p>Comment: For HV and Dometic payments, payment details of 4 lines of 35 characters are supported; the first line is required to transmit the end-to-end ID. Consequently, 3 lines of 35 characters can be used; if lines are longer than 35 characters, they will be wrapped onto the next line until the space is taken up.</p> <p>For Tax and Split payments you have the option to provide remittance information in either the structured fields or unstructured remittance.</p> <p>Please follow the guidance provided in additional attachment which comes along with this message implementation guide.</p>
2.100	4	Structured	<Strd>	[0..*]			
2.101	5	Referred Document Information	<RfrdDocInf>	[0..*]			
2.102	6	Type	<Tp>	[0..1]			
2.103	7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
2.104	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		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	9	Statement Of Account			SOAC		
	9	Dispatch Advice			DISP		
	9	Bill Of Lading			BOLD		
	9	Voucher			VCHR		
	9	Account Receivable Open Item			AROI		
	9	Trade Services Utility Transaction			TSUT		
2.105	8	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
2.106	7	Issuer	<Issr>	[0..1]	text{1,35}	I	
2.107	6	Number	<Nb>	[0..1]	text{1,35}	I	
2.108	6	Related Date	<RltdDt>	[0..1]	date	I	
2.109	5	Referred Document Amount	<RfrdDocAmt>	[0..1]			
2.110	6	Due Payable Amount	<DuePyblAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.111	6	Discount Applied Amount	<DscntApldAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.112	6	Credit Note Amount	<CdtNoteAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.113	6	Tax Amount	<TaxAmt>	[0..1]	0 <= decimal td = 18 fd = 5	I	
2.114	6	Reason Adjustment Amount And	<AdjstmntAmtAndRsn>	[0..*]		I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2.119	6	Remitted Amount	<RmtdAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
2.120	5	Creditor Reference Information	<CdtrRefInf>	[0..1]			
2.121	6	Type	<Tp>	[0..1]			
2.122	7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
2.123	8	Code	<Cd>	[1..1]	text		
	9	Remittance Advice Message			RADM		
	9	Related Payment Instruction			RPIN		
	9	Foreign Exchange Deal Reference			FXDR		
	9	Dispatch Advice			DISP		
	9	Purchase Order			PUOR		
	9	Structured Communication Reference			SCOR		
2.124	8	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.125	7	Issuer	<Issr>	[0..1]	text{1,35}		
2.126	6	Reference	<Ref>	[0..1]	text{1,35}		
2.127	5	Invoicer	<Invcr>	[0..1]			
2.128	5	Invoicee	<Invcee>	[0..1]			
2.129	5	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}		



## Rule Definitions

Index	Name	Definition
R1	Rule "Mutually Exclusive"	For each [CustomerCreditTransferInitiationV03], the following elements are mutually exclusive: [CustomerCreditTransferInitiationV03/PaymentInformation/UltimateDebtor] , [CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation/UltimateDebtor] and all may be absent
R2	Rule "HSBC_ Initiating Party"	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/  Please note that this information is mandatory for Host to Host and Swiftnet File Act submissions. While this information is not mandatory for HSBCnet File Upload we strongly encourage including it.
R3	Conditional Rule "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 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.
R4	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
R5	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

R6	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:  /ACC/ - information for the account with institution (beneficiary bank)  /INS/ - details of the instructing institution  /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>
R7	Rule "HSBC_ Tag _72"	<p>Instruction for Creditor Agent and Instruction for Debtor Agent are both used to populate Tag 72 on a SWIFT message.</p> <p>A maximum of 5 lines of 35 characters may be provided to provide instruction to either the creditor bank or the debtor bank (or both). Check Instruction for Creditor Agent and Debtor Agent comments for further instructions on how to structure the text.</p> <p>In some countries, there are a maximum of 4 lines available. Please check your country MIG.</p> <p>If you are providing exchange rate contract information in &lt;XchgRateInf&gt;&lt;CtrctId&gt; then the total number of lines will be reduced by one.</p> <p>If you are providing a Purpose of Payment code in &lt;RgltryRptg&gt;&lt;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>
R8	Rule "HSBC_ Tag _23E"	<p>- Up to four instances of Instruction for Creditor Agent can be used to provide coded instructions. The code must be provided in &lt;InstrForCdtrAgt&gt;&lt;Code&gt; and accompanying text instructions in &lt;InstrForCdtrAgt&gt;&lt;InstrInf&gt;</p>
R9	Rule "HSBC_ Instruction _for _ Debtor _ Agent"	<p>You may provide Instruction for Debtor Agent with the codeword /REC/. You may provide 30 characters of text (after the codeword) for the first line and 33 characters of text for each subsequent line totalling a maximum of 140 characters (including the codeword).</p> <p>If you choose not to provide the codeword you may provide 30 characters of text (after the codeword) for the first line and 33 characters of text for each subsequent line totalling a maximum of 140 characters (including the codeword).</p>

R10	Rule "HSBC_Regulatory Details _ Information"	<p>For crossborder payment in transaction currency of CNY, purpose of payment is mandatory as a regulatory and clearing requirement.</p> <p>Purpose must be one of below:</p> <ol style="list-style-type: none"> <li>1) /BUSINESS/CAPITAL TRF</li> <li>2) /BUSINESS/CHARITY DONATION</li> <li>3) /BUSINESS/CURRENT ACC TXN</li> <li>4) /BUSINESS/GOODS TRADE</li> <li>5) /BUSINESS/SERVICE TRADE</li> </ol>
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