



## PaymentEventDetails

This document includes information exported from the ISO 20022 web site(<http://www.iso20022.org>).

02 August 2020

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# 1 PaymentEventDetails

## 1.1 API Functionality

This API allows a NPP client (customer or Overlay Service Provider) to fetch from the NPP Participant details of a debit or credit to their account (e.g. under a API call-back arrangement).

### Outline

The PaymentEventDetails API is composed of 2 BuildingBlocks:

#### A. Request

HTTP request sent by the API client

#### B. Response

HTTP response returned by server.

## 1.2 Structure

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	<i>Root</i>	[1..1]			
	<b>Request</b>	[0..1]			6
	<b>NotificationIdentification</b>	[1..1]	Text		6
	<b>Response</b>	[0..1]		C3, C4, C6, C7	6
	<b>OriginalTransactionIdentification</b>	[1..1]	Text		9
	<b>OriginalEndToEndIdentification</b>	[1..1]	Text		9
	<b>OriginalInstructionIdentification</b>	[0..1]	Text		9
	<b>OriginalInstructedAmount</b>	[0..1]	Amount	C1, C5	9
	<b>ServiceLevel</b>	[0..1]	Text		10
	<b>InitiationServiceLevel</b>	[0..1]	Text		10
	<b>InitiatingPartyName</b>	[0..1]	Text		10
	<b>InitiatingPartyBIC</b>	[0..1]	IdentifierSet	C2	10
	<b>ForwardingAgentBIC</b>	[0..1]	IdentifierSet	C2	10
	<b>Amount</b>	[1..1]	Amount	C1, C5	11
	<b>CreditDebitIndicator</b>	[1..1]	CodeSet		11
	<b>Status</b>	[1..1]	CodeSet		11
	<b>BookingDateTime</b>	[0..1]	DateTime		12
	<b>ValueDateTime</b>	[0..1]	DateTime		12
	<b>Charges</b>	[0..*]			12
	<b>Amount</b>	[1..1]	Amount	C1, C5	13
	<b>CreditDebitIndicator</b>	[0..1]	CodeSet		13
	<b>ChargeIncludedIndicator</b>	[0..1]	Indicator		14
	<b>ChargeType</b>	[0..1]	CodeSet		14
	<b>Rate</b>	[0..1]	Rate		14
	<b>Bearer</b>	[0..1]	CodeSet		14
	<b>TaxIdentification</b>	[0..1]	Text		14
	<b>TaxRate</b>	[0..1]	Rate		15
	<b>TaxAmount</b>	[0..1]	Amount	C1, C5	15
	<b>BankTransactionCode</b>	[0..1]	Text		15

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	<b>ReturnIdentification</b>	[0..1]	Text		15
	<b>ReturnReasonCode</b>	[0..1]	CodeSet		15
	<b>ReturnAdditionalInformation</b>	[0..3]	Text		15
	<b>AccountServicerReference</b>	[0..1]	Text		16
	<b>DebtorName</b>	[1..1]	Text		16
	<b>DebtorAliasType</b>	[0..1]	CodeSet		16
	<b>DebtorAliasValue</b>	[0..1]	Text		16
	<b>DebtorAccountIdentification</b>	[0..1]	Text		16
	<b>DebtorAccountType</b>	[0..1]	CodeSet		16
	<b>DebtorAgentBIC</b>	[0..1]	IdentifierSet	C2	16
	<b>CreditorAgentBIC</b>	[0..1]	IdentifierSet	C2	17
	<b>CreditorName</b>	[1..1]	Text		17
	<b>CreditorAliasType</b>	[0..1]	CodeSet		17
	<b>CreditorAliasValue</b>	[0..1]	Text		17
	<b>CreditorAccountIdentification</b>	[0..1]	Text		18
	<b>CreditorAccountType</b>	[0..1]	CodeSet		18
	<b>CreditorReference</b>	[0..1]	Text		18
	<b>UniqueSuperannuationIdentification</b>	[0..1]	Text		18
	<b>RemittanceReferredDocumentType</b>	[0..1]	Text		18
	<b>RemittanceReferredDocumentNumber</b>	[0..1]	Text		18
	<b>RemittanceReferredRelatedDate</b>	[0..1]	Date		18
	<b>RemittanceInformationUnstructured</b>	[0..2]	Text		19

## 1.3 Constraints

### C1 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

### C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

**C3 CreditorAccountTypeRule**

If /CreditorAccountType is present then /CreditorAccountIdentification must be present.

**C4 CreditorAliasTypeRule**

If /CreditorAliasType is present then /CreditorAliasValue must be present.

**C5 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C6 DebtorAccountTypeRule**

If /DebtorAccountType is present then /DebtorAccountIdentification must be present.

**C7 DebtorAliasTypeRule**

If /DebtorAliasType is present then /DebtorAliasValue must be present.

## 1.4 Building Blocks

This chapter describes the BuildingBlocks of this API.

### 1.4.1 Request

*Presence:* [0..1]

*Definition:* HTTP request sent by the API client

**Request** contains the following **PaymentEventRequest1** elements

Or	Element	Mult.	Type	Constr. No.	Page
	NotificationIdentification	[1..1]	Text		6

#### 1.4.1.1 NotificationIdentification

*Presence:* [1..1]

*Definition:* Unique notification identification as assigned by the NPP Participant (Account Servicer) to unambiguously identify the payment event notification.

*Datatype:* "UUIDv4Identifier" on page 25

### 1.4.2 Response

*Presence:* [0..1]

*Definition:* HTTP response returned by server.

*Impacted by:* C3 "CreditorAccountTypeRule", C4 "CreditorAliasTypeRule", C6 "DebtorAccountTypeRule", C7 "DebtorAliasTypeRule"

**Response** contains the following **PaymentEventResponse4** elements

Or	Element	Mult.	Type	Constr. No.	Page
	<b>OriginalTransactionIdentification</b>	[1..1]	Text		9
	<b>OriginalEndToEndIdentification</b>	[1..1]	Text		9
	<b>OriginalInstructionIdentification</b>	[0..1]	Text		9
	<b>OriginalInstructedAmount</b>	[0..1]	Amount	C1, C5	9
	<b>ServiceLevel</b>	[0..1]	Text		10
	<b>InitiationServiceLevel</b>	[0..1]	Text		10
	<b>InitiatingPartyName</b>	[0..1]	Text		10
	<b>InitiatingPartyBIC</b>	[0..1]	IdentifierSet	C2	10
	<b>ForwardingAgentBIC</b>	[0..1]	IdentifierSet	C2	10
	<b>Amount</b>	[1..1]	Amount	C1, C5	11
	<b>CreditDebitIndicator</b>	[1..1]	CodeSet		11
	<b>Status</b>	[1..1]	CodeSet		11
	<b>BookingDateTime</b>	[0..1]	DateTime		12
	<b>ValueDateTime</b>	[0..1]	DateTime		12
	<b>Charges</b>	[0..*]			12
	<b>Amount</b>	[1..1]	Amount	C1, C5	13
	<b>CreditDebitIndicator</b>	[0..1]	CodeSet		13
	<b>ChargeIncludedIndicator</b>	[0..1]	Indicator		14
	<b>ChargeType</b>	[0..1]	CodeSet		14
	<b>Rate</b>	[0..1]	Rate		14
	<b>Bearer</b>	[0..1]	CodeSet		14
	<b>TaxIdentification</b>	[0..1]	Text		14
	<b>TaxRate</b>	[0..1]	Rate		15
	<b>TaxAmount</b>	[0..1]	Amount	C1, C5	15
	<b>BankTransactionCode</b>	[0..1]	Text		15
	<b>ReturnIdentification</b>	[0..1]	Text		15
	<b>ReturnReasonCode</b>	[0..1]	CodeSet		15
	<b>ReturnAdditionalInformation</b>	[0..3]	Text		15
	<b>AccountServicerReference</b>	[0..1]	Text		16
	<b>DebtorName</b>	[1..1]	Text		16
	<b>DebtorAliasType</b>	[0..1]	CodeSet		16

Or	Element	Mult.	Type	Constr. No.	Page
	DebtorAliasValue	[0..1]	Text		16
	DebtorAccountIdentification	[0..1]	Text		16
	DebtorAccountType	[0..1]	CodeSet		16
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	16
	CreditorAgentBIC	[0..1]	IdentifierSet	C2	17
	CreditorName	[1..1]	Text		17
	CreditorAliasType	[0..1]	CodeSet		17
	CreditorAliasValue	[0..1]	Text		17
	CreditorAccountIdentification	[0..1]	Text		18
	CreditorAccountType	[0..1]	CodeSet		18
	CreditorReference	[0..1]	Text		18
	UniqueSuperannuationIdentification	[0..1]	Text		18
	RemittanceReferredDocumentType	[0..1]	Text		18
	RemittanceReferredDocumentNumber	[0..1]	Text		18
	RemittanceReferredRelatedDate	[0..1]	Date		18
	RemittanceInformationUnstructured	[0..2]	Text		19

### Constraints

- **CreditorAccountTypeRule**

If /CreditorAccountType is present then /CreditorAccountIdentification must be present.

On Condition

/CreditorAccountType is present

Following Must be True

/CreditorAccountIdentification Must be present

- **CreditorAliasTypeRule**

If /CreditorAliasType is present then /CreditorAliasValue must be present.

On Condition

/CreditorAliasType is present

Following Must be True

/CreditorAliasValue Must be present

- **DebtorAccountTypeRule**

If /DebtorAccountType is present then /DebtorAccountIdentification must be present.

On Condition

/DebtorAccountType is present

Following Must be True

/DebtorAccountIdentification Must be present

- **DebtorAliasTypeRule**

If /DebtorAliasType is present then /DebtorAliasValue must be present.



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On Condition  
/DebtorAliasType is present  
Following Must be True  
/DebtorAliasValue Must be present

#### 1.4.2.1 OriginalTransactionIdentification

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 25

#### 1.4.2.2 OriginalEndToEndIdentification

*Presence:* [1..1]

*Definition:* Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

*Datatype:* "Max35Text" on page 25

#### 1.4.2.3 OriginalInstructionIdentification

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 25

#### 1.4.2.4 OriginalInstructedAmount

*Presence:* [0..1]

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

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

*Impacted by:* C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 20

##### Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

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#### 1.4.2.5 ServiceLevel

*Presence:* [0..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

*Datatype:* "Max35Text" on page 25

#### 1.4.2.6 InitiationServiceLevel

*Presence:* [0..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code specifically for payment initiation.

*Datatype:* "Max35Text" on page 25

#### 1.4.2.7 InitiatingPartyName

*Presence:* [0..1]

*Definition:* Name by which the Initiating Party is known and which is usually used to identify that party.

*Datatype:* "Max140Text" on page 25

#### 1.4.2.8 InitiatingPartyBIC

*Presence:* [0..1]

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

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICIdentifier" on page 23

##### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

#### 1.4.2.9 ForwardingAgentBIC

*Presence:* [0..1]

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

*Usage:* Used to indicate the Initiating Agent.

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICIdentifier" on page 23

**Constraints**

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

**1.4.2.10 Amount**

*Presence:* [1..1]

*Definition:* Amount of money in the cash transaction.

*Impacted by:* C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 20

**Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**1.4.2.11 CreditDebitIndicator**

*Presence:* [1..1]

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

*Datatype:* "CreditDebitCode" on page 21

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

**1.4.2.12 Status**

*Presence:* [1..1]

*Definition:* Status of an entry on the books of the account servicer.

*Datatype:* "EntryStatus2Code" on page 21

CodeName	Name	Definition
BOOK	Booked	Booked means that the transfer of money has been completed between account servicer and account owner  Usage:  Status Booked does not necessarily imply finality of money as this depends

CodeName	Name	Definition
		on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner.  Status Booked is the only status that can be reversed.
PDNG	Pending	Booking on the account owner's account in the account servicer's ledger has not been completed.  Usage: this can be used for expected items, or for items for which some conditions still need to be fulfilled before they can be booked. If booking takes place, the entry will be included with status Booked in subsequent account report or statement. Status Pending cannot be reversed.
INFO	Information	Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed.

#### 1.4.2.13 BookingDateTime

*Presence:* [0..1]

*Definition:* Date and time when an entry is posted to an account on the account servicer's books.

Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.

*Datatype:* "ISONormalisedDateTime" on page 23

#### 1.4.2.14 ValueDateTime

*Presence:* [0..1]

*Definition:* Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.

Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date.

For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.

*Datatype:* "ISONormalisedDateTime" on page 23

#### 1.4.2.15 Charges

*Presence:* [0..\*]

*Definition:* Provides information on the charges, pre-advised or included in the entry amount.

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

**Charges** contains the following **ChargesRecord3** elements

Or	Element	Mult.	Type	Constr. No.	Page
	<b>Amount</b>	[1..1]	Amount	C1, C5	13
	<b>CreditDebitIndicator</b>	[0..1]	CodeSet		13
	<b>ChargeIncludedIndicator</b>	[0..1]	Indicator		14
	<b>ChargeType</b>	[0..1]	CodeSet		14
	<b>Rate</b>	[0..1]	Rate		14
	<b>Bearer</b>	[0..1]	CodeSet		14
	<b>TaxIdentification</b>	[0..1]	Text		14
	<b>TaxRate</b>	[0..1]	Rate		15
	<b>TaxAmount</b>	[0..1]	Amount	C1, C5	15

#### 1.4.2.15.1 Amount

*Presence:* [1..1]

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

*Impacted by:* C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 20

##### Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 1.4.2.15.2 CreditDebitIndicator

*Presence:* [0..1]

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

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

*Datatype:* "CreditDebitCode" on page 21

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

### 1.4.2.15.3 ChargeIncludedIndicator

*Presence:* [0..1]

*Definition:* Indicates whether the charge should be included in the amount or is added as pre-advice.

*Datatype:* One of the following values must be used (see "[ChargeIncludedIndicator](#)" on page 24):

- *Meaning When True:* Included
- *Meaning When False:* Pre-advised

### 1.4.2.15.4 ChargeType

*Presence:* [0..1]

*Definition:* Specifies the type of charge.

*Datatype:* "[ExternalChargeType1Code](#)" on page 22

### 1.4.2.15.5 Rate

*Presence:* [0..1]

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

*Datatype:* "[PercentageRate](#)" on page 24

### 1.4.2.15.6 Bearer

*Presence:* [0..1]

*Definition:* Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

*Datatype:* "[ChargeBearerType1Code](#)" on page 21

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

### 1.4.2.15.7 TaxIdentification

*Presence:* [0..1]

*Definition:* Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT).

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*Datatype:* "Max35Text" on page 25

#### **1.4.2.15.8 TaxRate**

*Presence:* [0..1]

*Definition:* Rate used to calculate the tax.

*Datatype:* "PercentageRate" on page 24

#### **1.4.2.15.9 TaxAmount**

*Presence:* [0..1]

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

*Impacted by:* C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 20

##### **Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### **1.4.2.16 BankTransactionCode**

*Presence:* [0..1]

*Definition:* Identifies the type of the bank transaction entry.

*Datatype:* "Max35Text" on page 25

#### **1.4.2.17 ReturnIdentification**

*Presence:* [0..1]

*Definition:* Unique identification of the return transaction.

*Datatype:* "Max35Text" on page 25

#### **1.4.2.18 ReturnReasonCode**

*Presence:* [0..1]

*Definition:* Reason for the return, as published in an external reason code list.

*Datatype:* "ExternalReturnReason1Code" on page 23

#### **1.4.2.19 ReturnAdditionalInformation**

*Presence:* [0..3]

*Definition:* Further details on the return reason.

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*Datatype:* "Max105Text" on page 24

#### **1.4.2.20 AccountServicerReference**

*Presence:* [0..1]

*Definition:* Unique reference as assigned by the account servicing institution to unambiguously identify the entry.

*Datatype:* "Max35Text" on page 25

#### **1.4.2.21 DebtorName**

*Presence:* [1..1]

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

Usage Note: In the case of reporting a return event, the debtor and creditor details represent the original payment transaction to which return is in response.

*Datatype:* "Max140Text" on page 25

#### **1.4.2.22 DebtorAliasType**

*Presence:* [0..1]

*Definition:* Contains the type of Alias Identifier. E.g. an email, a phone number or an Australian Business

Number.

*Datatype:* "ExternalAliasType1Code" on page 22

#### **1.4.2.23 DebtorAliasValue**

*Presence:* [0..1]

*Definition:* Contains the actual value for the supplied type, so an email address, a phone number etc.

*Datatype:* "Max2048Text" on page 25

#### **1.4.2.24 DebtorAccountIdentification**

*Presence:* [0..1]

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

*Datatype:* "Max34Text" on page 25

#### **1.4.2.25 DebtorAccountType**

*Presence:* [0..1]

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

*Datatype:* "ExternalAccountIdentification1Code" on page 22

#### **1.4.2.26 DebtorAgentBIC**

*Presence:* [0..1]



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

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICIdentifier" on page 23

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

### 1.4.2.27 CreditorAgentBIC

*Presence:* [0..1]

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

*Impacted by:* C2 "AnyBIC"

*Datatype:* "AnyBICIdentifier" on page 23

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

### 1.4.2.28 CreditorName

*Presence:* [1..1]

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

Usage Note: In the case of reporting a return event, the debtor and creditor details represent the original payment transaction to which return is in response.

*Datatype:* "Max140Text" on page 25

### 1.4.2.29 CreditorAliasType

*Presence:* [0..1]

*Definition:* Contains the type of Alias Identifier. E.g. an email, a phone number or an Australian Business Number.

*Datatype:* "ExternalAliasType1Code" on page 22

### 1.4.2.30 CreditorAliasValue

*Presence:* [0..1]

*Definition:* Contains the actual value for the supplied type, so an email address, a phone number etc.

*Datatype:* "Max2048Text" on page 25

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#### 1.4.2.31 CreditorAccountIdentification

*Presence:* [0..1]

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

*Datatype:* "Max34Text" on page 25

#### 1.4.2.32 CreditorAccountType

*Presence:* [0..1]

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

*Datatype:* "ExternalAccountIdentification1Code" on page 22

#### 1.4.2.33 CreditorReference

*Presence:* [0..1]

*Definition:* Reference provided by the creditor for reconciliation purposes.

Usage Note: When CategoryPurpose has a value of 'SALA' (Salary Payment) this reference represents the Employee number; when CategoryPurpose has a value of 'TAXS' (Tax Payment) this reference represents the Payment Reference Number (PRN); when CategoryPurpose has a value of 'PENS' (Pension Payment) this reference represents the Payment Reference Number (PRN) of the ATO or Payee.

*Datatype:* "Max35Text" on page 25

#### 1.4.2.34 UniqueSuperannuationIdentification

*Presence:* [0..1]

*Definition:* Unique identification (USI) as assigned by the superannuation provider to a superannuation scheme.

*Datatype:* "Max35Text" on page 25

#### 1.4.2.35 RemittanceReferredDocumentType

*Presence:* [0..1]

*Definition:* Specifies the type of referred document.

*Datatype:* "Max35Text" on page 25

#### 1.4.2.36 RemittanceReferredDocumentNumber

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of the referred document.

*Datatype:* "Max35Text" on page 25

#### 1.4.2.37 RemittanceReferredRelatedDate

*Presence:* [0..1]

*Definition:* Date associated with the referred document.

*Datatype:* "ISODate" on page 23

#### **1.4.2.38 RemittanceInformationUnstructured**

*Presence:* [0..2]

*Definition:* Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

*Datatype:* "Max140Text" on page 25

## 2 Types

### 2.1 Datatypes

#### 2.1.1 Amount

##### 2.1.1.1 ActiveOrHistoricCurrencyAndAmount

*Definition:* A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type contains the following attribute:

Name	Datatype
Currency	"ActiveOrHistoricCurrencyCode" on page 20

##### Format

minInclusive	0
totalDigits	18
fractionDigits	5

##### Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 2.1.2 CodeSet

##### 2.1.2.1 ActiveOrHistoricCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

##### Format

pattern	[A-Z]{3,3}
---------	------------

**Constraints**

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

**2.1.2.2 ChargeBearerType1Code**

*Definition:* Specifies which party(ies) will pay charges due for processing of the instruction.

*Type:* CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

**2.1.2.3 CreditDebitCode**

*Definition:* Specifies if an operation is an increase or a decrease.

*Type:* CodeSet

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

**2.1.2.4 EntryStatus2Code**

*Definition:* Specifies the status of an entry.

*Type:* CodeSet

CodeName	Name	Definition
BOOK	Booked	Booked means that the transfer of money has been completed between account servicer and account owner  Usage:

CodeName	Name	Definition
		<p>Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner.</p> <p>Status Booked is the only status that can be reversed.</p>
PDNG	Pending	<p>Booking on the account owner's account in the account servicer's ledger has not been completed.</p> <p>Usage: this can be used for expected items, or for items for which some conditions still need to be fulfilled before they can be booked. If booking takes place, the entry will be included with status Booked in subsequent account report or statement. Status Pending cannot be reversed.</p>
INFO	Information	<p>Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed.</p>

### 2.1.2.5 ExternalAccountIdentification1Code

*Definition:* Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

#### Format

minLength	1
maxLength	4

### 2.1.2.6 ExternalAliasType1Code

*Definition:* Specifies the alias type as published in an external code list.

*Type:* CodeSet

#### Format

minLength	1
maxLength	4

### 2.1.2.7 ExternalChargeType1Code

*Definition:* Specifies the nature, or use, of the charges in the format of character string with a maximum length of 4 characters.

---

The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

### 2.1.2.8 ExternalReturnReason1Code

*Definition:* Specifies the return reason, as published in an external return reason code list.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

## 2.1.3 Date

### 2.1.3.1 ISODate

*Definition:* A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

*Type:* Date

## 2.1.4 DateTime

### 2.1.4.1 ISONormalisedDateTime

*Definition:* an ISODateTime whereby all timezoned dateTime values are UTC.

*Type:* DateTime

**Format**

pattern	.*Z
---------	-----

## 2.1.5 IdentifierSet

### 2.1.5.1 AnyBICIdentifier

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

*Type:* IdentifierSet

*Identification scheme:* SWIFT; AnyBICIdentifier

#### Format

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

#### Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

## 2.1.6 Indicator

### 2.1.6.1 ChargeIncludedIndicator

*Definition:* Indicates whether charges have already been included.

*Type:* Indicator

*Meaning When True:* Included

*Meaning When False:* Pre-advised

## 2.1.7 Rate

### 2.1.7.1 PercentageRate

*Definition:* Rate expressed as a percentage, ie, in hundredths, eg, 0.7 is 7/10 of a percent, and 7.0 is 7%.

*Type:* Rate

#### Format

totalDigits	11
fractionDigits	10
baseValue	100.0

## 2.1.8 Text

### 2.1.8.1 Max105Text

*Definition:* Specifies a character string with a maximum length of 105 characters.

*Type:* Text

#### Format

minLength	1
maxLength	105



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### 2.1.8.2 Max140Text

*Definition:* Specifies a character string with a maximum length of 140 characters.

*Type:* Text

**Format**

minLength	1
maxLength	140

### 2.1.8.3 Max2048Text

*Definition:* Specifies a character string with a maximum length of 2048 characters.

*Type:* Text

**Format**

minLength	1
maxLength	2048

### 2.1.8.4 Max34Text

*Definition:* Specifies a character string with a maximum length of 34 characters.

*Type:* Text

**Format**

minLength	1
maxLength	34

### 2.1.8.5 Max35Text

*Definition:* Specifies a character string with a maximum length of 35 characters.

*Type:* Text

**Format**

minLength	1
maxLength	35

### 2.1.8.6 UUIDv4Identifier

*Definition:* Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

*Type:* Text

**Format**

length	36
pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

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