



## SubmitPayment

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# 1 SubmitPayment

## 1.1 API Functionality

The API allows a NPP Participant client (customer or Overlay Service Provider) to request the NPP Participant to create a new payment resource.

This indicates to the NPP Participant that a payment in is intended to be initiated. At this stage, the Payer may not have been identified by the NPP Participant, and

the request payload may not contain any information of the account that should be debited.

It allows the NPP Participant client to verify and finalise a payment request for clearing through NPP, subject to authorisation by the client.

### Outline

The SubmitPayment API is composed of 2 BuildingBlocks:

A. Request

HTTP request sent by the API Client.

B. Response

HTTP response to OSP (Overlay Service Provider) for a customer credit transfer initiation request.

## 1.2 Structure

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	<i>Root</i>	[1..1]			
	<b>Request</b>	[0..1]		C3, C4, C5, C7, C8, C9	6
	<b>InstructionIdentification</b>	[1..1]	Text		8
	<b>EndToEndIdentification</b>	[1..1]	Text		8
	<b>CreationDateTime</b>	[1..1]	DateTime		9
	<b>InitiatingPartyName</b>	[1..1]	Text		9
	<b>InitiatingPartyBIC</b>	[0..1]	IdentifierSet	C2	9
	<b>ForwardingAgentBIC</b>	[0..1]	IdentifierSet	C2	9
	<b>InstructionPriority</b>	[0..1]	CodeSet		10
	<b>ServiceLevel</b>	[0..1]	Text		10
	<b>InitiationServiceLevel</b>	[0..1]	Text		10
	<b>LocalInstrument</b>	[0..1]	CodeSet		10
	<b>CategoryPurpose</b>	[0..1]	CodeSet		10
	<b>RequestedExecutionDate</b>	[1..1]	Date		11
	<b>DebtorName</b>	[1..1]	Text		11
	<b>DebtorAliasType</b>	[0..1]	CodeSet		11
	<b>DebtorAliasValue</b>	[0..1]	Text		11
	<b>DebtorAccountIdentification</b>	[0..1]	Text		11
	<b>DebtorAccountType</b>	[0..1]	CodeSet		11
	<b>DebtorAgentBIC</b>	[0..1]	IdentifierSet	C2	11
	<b>InstructedAmount</b>	[1..1]	Amount	C1, C6	12
	<b>CreditorName</b>	[1..1]	Text		12
	<b>CreditorAliasType</b>	[0..1]	CodeSet		12
	<b>CreditorAliasValue</b>	[0..1]	Text		12
	<b>CreditorAccountIdentification</b>	[0..1]	Text		13
	<b>CreditorAccountType</b>	[0..1]	CodeSet		13
	<b>CreditorAgentBIC</b>	[0..1]	IdentifierSet	C2	13
	<b>CreditorReference</b>	[0..1]	Text		13
	<b>UniqueSuperannuationIdentification</b>	[0..1]	Text		13

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	RemittanceReferredDocumentType	[0..1]	Text		14
	RemittanceReferredDocumentNumber	[0..1]	Text		14
	RemittanceReferredRelatedDate	[0..1]	Date		14
	RemittanceInformationUnstructured	[0..2]	Text		14
	Response	[0..1]			14
	TransactionStatus	[1..1]	CodeSet		15
	TransactionStatusReasonCode	[0..1]	CodeSet		15
	TransactionStatusDescription	[0..1]	Text		15
	TransactionIdentification	[0..1]	Text		15
	AcceptanceDateTime	[0..1]	DateTime		15
	ServiceAccessToken	[0..1]	Text		15

## 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 CreditorAccountIdentificationRule

Either /CreditorAliasValue or /CreditorAccountIdentification must be present.

### C4 CreditorAccountTypeRule

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

### C5 CreditorAliasTypeRule

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

### C6 CurrencyAmount

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

Note: The decimal separator is a dot.

### C7 DebtorAccountIdentificationRule

Either /DebtorAliasValue or /DebtorAccountIdentification must be present.

**C8 DebtorAccountTypeRule**

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

**C9 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.

*Impacted by:* C3 "CreditorAccountIdentificationRule", C4 "CreditorAccountTypeRule", C5 "CreditorAliasTypeRule", C7 "DebtorAccountIdentificationRule", C8 "DebtorAccountTypeRule", C9 "DebtorAliasTypeRule"

**Request** contains the following **PaymentSubmissionRequest4** elements

Or	Element	Mult.	Type	Constr. No.	Page
	<b>InstructionIdentification</b>	[1..1]	Text		8
	<b>EndToEndIdentification</b>	[1..1]	Text		8
	<b>CreationDateTime</b>	[1..1]	DateTime		9
	<b>InitiatingPartyName</b>	[1..1]	Text		9
	<b>InitiatingPartyBIC</b>	[0..1]	IdentifierSet	C2	9
	<b>ForwardingAgentBIC</b>	[0..1]	IdentifierSet	C2	9
	<b>InstructionPriority</b>	[0..1]	CodeSet		10
	<b>ServiceLevel</b>	[0..1]	Text		10
	<b>InitiationServiceLevel</b>	[0..1]	Text		10
	<b>LocalInstrument</b>	[0..1]	CodeSet		10
	<b>CategoryPurpose</b>	[0..1]	CodeSet		10
	<b>RequestedExecutionDate</b>	[1..1]	Date		11
	<b>DebtorName</b>	[1..1]	Text		11
	<b>DebtorAliasType</b>	[0..1]	CodeSet		11
	<b>DebtorAliasValue</b>	[0..1]	Text		11
	<b>DebtorAccountIdentification</b>	[0..1]	Text		11
	<b>DebtorAccountType</b>	[0..1]	CodeSet		11
	<b>DebtorAgentBIC</b>	[0..1]	IdentifierSet	C2	11
	<b>InstructedAmount</b>	[1..1]	Amount	C1, C6	12
	<b>CreditorName</b>	[1..1]	Text		12
	<b>CreditorAliasType</b>	[0..1]	CodeSet		12
	<b>CreditorAliasValue</b>	[0..1]	Text		12
	<b>CreditorAccountIdentification</b>	[0..1]	Text		13
	<b>CreditorAccountType</b>	[0..1]	CodeSet		13
	<b>CreditorAgentBIC</b>	[0..1]	IdentifierSet	C2	13
	<b>CreditorReference</b>	[0..1]	Text		13
	<b>UniqueSuperannuationIdentification</b>	[0..1]	Text		13
	<b>RemittanceReferredDocumentType</b>	[0..1]	Text		14
	<b>RemittanceReferredDocumentNumber</b>	[0..1]	Text		14
	<b>RemittanceReferredRelatedDate</b>	[0..1]	Date		14
	<b>RemittanceInformationUnstructured</b>	[0..2]	Text		14

## Constraints

- **CreditorAccountIdentificationRule**

Either /CreditorAliasValue or /CreditorAccountIdentification must be present.

Following Must be True

    /CreditorAliasValue Must be present

Or     /CreditorAccountIdentification Must be present

- **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

- **DebtorAccountIdentificationRule**

Either /DebtorAliasValue or /DebtorAccountIdentification must be present.

Following Must be True

    /DebtorAliasValue Must be present

Or     /DebtorAccountIdentification 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.

On Condition

    /DebtorAliasType is present

Following Must be True

    /DebtorAliasValue Must be present

### 1.4.1.1 InstructionIdentification

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 20

### 1.4.1.2 EndToEndIdentification

*Presence:* [1..1]

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

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Usage Note: Where CategoryPurpose has a value of 'TAXS' (Tax Payment) or 'PENS' (Superannuation Payment) then this identification must be the Payment Reference Number (PRN).

*Datatype:* "Max35Text" on page 20

#### 1.4.1.3 CreationDateTime

*Presence:* [1..1]

*Definition:* Date and time at which the request was created.

*Datatype:* "ISODateTime" on page 19

#### 1.4.1.4 InitiatingPartyName

*Presence:* [1..1]

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

*Datatype:* "Max140Text" on page 20

#### 1.4.1.5 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 19

##### 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.

#### 1.4.1.6 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 19

**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.

**1.4.1.7 InstructionPriority**

*Presence:* [0..1]

*Definition:* Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

*Datatype:* "Priority5Code" on page 18

CodeName	Name	Definition
UNAT	Unattended	Priority level is unattended.
NORM	Normal	Priority level is normal.

**1.4.1.8 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 20

**1.4.1.9 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 20

**1.4.1.10 LocalInstrument**

*Presence:* [0..1]

*Definition:* Specifies the local instrument, as published in an external local instrument code list.

*Datatype:* "ExternalLocalInstrument1Code" on page 17

**1.4.1.11 CategoryPurpose**

*Presence:* [0..1]

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

Usage Note: Included in codes applicable to NPP are:

SALA - Salary Payment

TAXS - Tax Payment

PENS - Superannuation Payment

*Datatype:* "ExternalCategoryPurpose1Code" on page 17

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#### 1.4.1.12 RequestedExecutionDate

*Presence:* [1..1]

*Definition:* Specified date.

*Datatype:* "ISODate" on page 18

#### 1.4.1.13 DebtorName

*Presence:* [1..1]

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

*Datatype:* "Max140Text" on page 20

#### 1.4.1.14 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 17

#### 1.4.1.15 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 20

#### 1.4.1.16 DebtorAccountIdentification

*Presence:* [0..1]

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

*Datatype:* "Max34Text" on page 20

#### 1.4.1.17 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 17

#### 1.4.1.18 DebtorAgentBIC

*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 19

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**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.

#### 1.4.1.19 InstructedAmount

*Presence:* [1..1]

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

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

*Impacted by:* C1 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 16

**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.

#### 1.4.1.20 CreditorName

*Presence:* [1..1]

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

*Datatype:* "Max140Text" on page 20

#### 1.4.1.21 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 17

#### 1.4.1.22 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 20

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#### 1.4.1.23 CreditorAccountIdentification

*Presence:* [0..1]

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

*Datatype:* "Max34Text" on page 20

#### 1.4.1.24 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 17

#### 1.4.1.25 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 19

##### 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.

#### 1.4.1.26 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 20

#### 1.4.1.27 UniqueSuperannuationIdentification

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 20

### 1.4.1.28 RemittanceReferredDocumentType

*Presence:* [0..1]

*Definition:* Specifies the type of referred document.

*Datatype:* "Max35Text" on page 20

### 1.4.1.29 RemittanceReferredDocumentNumber

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 20

### 1.4.1.30 RemittanceReferredRelatedDate

*Presence:* [0..1]

*Definition:* Date associated with the referred document.

*Datatype:* "ISODate" on page 18

### 1.4.1.31 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.

Usage Note: Where CategoryPurpose has a value of 'SALA' (SalaryPayment) then this text represents comments relating to specific employee information.

*Datatype:* "Max140Text" on page 20

## 1.4.2 Response

*Presence:* [0..1]

*Definition:* HTTP response to OSP (Overlay Service Provider) for a customer credit transfer initiation request.

**Response** contains the following **PaymentSubmissionResponse2** elements

Or	Element	Mult.	Type	Constr. No.	Page
	<b>TransactionStatus</b>	[1..1]	CodeSet		15
	<b>TransactionStatusReasonCode</b>	[0..1]	CodeSet		15
	<b>TransactionStatusDescription</b>	[0..1]	Text		15
	<b>TransactionIdentification</b>	[0..1]	Text		15
	<b>AcceptanceDateTime</b>	[0..1]	DateTime		15
	<b>ServiceAccessToken</b>	[0..1]	Text		15

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### 1.4.2.1 TransactionStatus

*Presence:* [1..1]

*Definition:* Specifies the status of a transaction, in a coded form.

*Datatype:* "ExternalPaymentTransactionStatus1Code" on page 18

### 1.4.2.2 TransactionStatusReasonCode

*Presence:* [0..1]

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

*Datatype:* "ExternalStatusReason1Code" on page 18

### 1.4.2.3 TransactionStatusDescription

*Presence:* [0..1]

*Definition:* Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

*Datatype:* "Max105Text" on page 19

### 1.4.2.4 TransactionIdentification

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 20

### 1.4.2.5 AcceptanceDateTime

*Presence:* [0..1]

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

*Datatype:* "ISODatetime" on page 19

### 1.4.2.6 ServiceAccessToken

*Presence:* [0..1]

*Definition:* Token generated by Financial Institution to provide time limited attestation of customer authentication.

*Datatype:* "Max2048Text" on page 20

## 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 16

##### 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}
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**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 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

**2.1.2.3 ExternalAliasType1Code**

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**2.1.2.4 ExternalCategoryPurpose1Code**

*Definition:* Specifies the category purpose, as published in an external category purpose code list.

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

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**2.1.2.5 ExternalLocalInstrument1Code**

*Definition:* Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

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

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

*Type:* CodeSet

**Format**

minLength 1  
maxLength 35

### 2.1.2.6 ExternalPaymentTransactionStatus1Code

*Definition:* Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

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

*Type:* CodeSet

**Format**

minLength 1  
maxLength 4

### 2.1.2.7 ExternalStatusReason1Code

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

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

*Type:* CodeSet

**Format**

minLength 1  
maxLength 4

### 2.1.2.8 Priority5Code

*Definition:* Indication of whether the submission is attended (NORM) or unattended (UNAT)

*Type:* CodeSet

CodeName	Name	Definition
UNAT	Unattended	Priority level is unattended.
NORM	Normal	Priority level is normal.

## 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 ISODateTime

*Definition:* A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

*Type:* DateTime

## 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 Text

### 2.1.6.1 Max105Text

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

*Type:* Text

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**Format**

minLength	1
maxLength	105

**2.1.6.2 Max140Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	140

**2.1.6.3 Max2048Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	2048

**2.1.6.4 Max34Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	34

**2.1.6.5 Max35Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	35

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