



BatchPaymentEvent

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1 BatchPaymentEvent

1.1 API Functionality

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

Outline

The BatchPaymentEvent 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]			
	Request	[0..1]			6
	NotificationIdentification	[1..1]	Text		7
	Response	[0..1]		C4, C6, C9, C10	7
	AccountIdentification	[1..1]	Text		10
	AccountServicerBIC	[0..1]	IdentifierSet	C2	10
	AccountOwnerName	[0..1]	Text		10
	AccountOwnerAliasType	[0..1]	CodeSet		11
	AccountOwnerAliasValue	[0..1]	Text		11
	BatchPaymentEvent	[1..*]			11
	OriginalBatchIdentification	[1..1]	Text		13
	ServiceLevel	[0..1]	Text		13
	InitiationServiceLevel	[0..1]	Text		13
	LocalInstrument	[0..1]	CodeSet		14
	CategoryPurpose	[0..1]	CodeSet		14
	Amount	[1..1]	Amount	C1, C8	14
	TransactionDetails	[1..*]		C3, C5, C7	14
	OriginalTransactionIdentification	[1..1]	Text		16
	OriginalEndToEndIdentification	[1..1]	Text		17
	OriginalInstructionIdentification	[0..1]	Text		17
	OriginalInstructedAmount	[0..1]	Amount	C1, C8	17
	InitiatingPartyName	[0..1]	Text		17
	InitiatingPartyBIC	[0..1]	IdentifierSet	C2	17
	ForwardingAgentBIC	[0..1]	IdentifierSet	C2	18
	Amount	[1..1]	Amount	C1, C8	18
	CreditDebitIndicator	[1..1]	CodeSet		18
	Status	[1..1]	CodeSet		19
	BookingDateTime	[0..1]	DateTime		19
	ValueDateTime	[0..1]	DateTime		19

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	Charges	[0..*]			19
	Amount	[1..1]	Amount	C1, C8	20
	CreditDebitIndicator	[0..1]	CodeSet		20
	ChargeIncludedIndicator	[0..1]	Indicator		21
	ChargeType	[0..1]	CodeSet		21
	Rate	[0..1]	Rate		21
	Bearer	[0..1]	CodeSet		21
	TaxIdentification	[0..1]	Text		21
	TaxRate	[0..1]	Rate		22
	TaxAmount	[0..1]	Amount	C1, C8	22
	BankTransactionCode	[0..1]	Text		22
	ReturnReasonCode	[0..1]	CodeSet		22
	ReturnAdditionalInformation	[0..3]	Text		22
	AccountServicerReference	[0..1]	Text		22
	DebtorName	[1..1]	Text		23
	DebtorAliasType	[0..1]	CodeSet		23
	DebtorAliasValue	[0..1]	Text		23
	DebtorAccountType	[0..1]	CodeSet		23
	DebtorAccountIdentification	[1..1]	Text		23
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	23
	CreditorName	[1..1]	Text		24
	CreditorAliasType	[0..1]	CodeSet		24
	CreditorAliasValue	[0..1]	Text		24
	CreditorAccountIdentification	[0..1]	Text		24
	CreditorAccountType	[0..1]	CodeSet		24
	CreditorAgentBIC	[1..1]	IdentifierSet	C2	24
	CreditorReference	[0..1]	Text		25
	UniqueSuperannuationIdentification	[1..1]	Text		25
	RemittanceReferredDocumentType	[0..1]	Text		25
	RemittanceReferredDocumentNumber	[0..1]	Text		25
	RemittanceReferredRelatedDate	[0..1]	Date		25

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	RemittanceInformationUnstructured	[0..2]	Text		25

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 CreditorAccountTypeRule

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

C6 CreditorAliasTypeRule

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

C7 CreditorAliasTypeRule

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

C8 CurrencyAmount

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

Note: The decimal separator is a dot.

C9 DebtorAccountTypeRule

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

C10 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		7

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 31

1.4.2 Response

Presence: [0..1]

Definition: HTTP response returned by server.

Impacted by: C4 "CreditorAccountTypeRule", C6 "CreditorAliasTypeRule", C9 "DebtorAccountTypeRule", C10 "DebtorAliasTypeRule"

Response contains the following **PaymentEventResponse2** elements

Or	Element	Mult.	Type	Constr. No.	Page
	AccountIdentification	[1..1]	Text		10
	AccountServicerBIC	[0..1]	IdentifierSet	C2	10
	AccountOwnerName	[0..1]	Text		10
	AccountOwnerAliasType	[0..1]	CodeSet		11
	AccountOwnerAliasValue	[0..1]	Text		11
	BatchPaymentEvent	[1..*]			11
	OriginalBatchIdentification	[1..1]	Text		13
	ServiceLevel	[0..1]	Text		13
	InitiationServiceLevel	[0..1]	Text		13
	LocalInstrument	[0..1]	CodeSet		14
	CategoryPurpose	[0..1]	CodeSet		14
	Amount	[1..1]	Amount	C1, C8	14
	TransactionDetails	[1..*]		C3, C5, C7	14
	OriginalTransactionIdentification	[1..1]	Text		16
	OriginalEndToEndIdentification	[1..1]	Text		17
	OriginalInstructionIdentification	[0..1]	Text		17
	OriginalInstructedAmount	[0..1]	Amount	C1, C8	17
	InitiatingPartyName	[0..1]	Text		17
	InitiatingPartyBIC	[0..1]	IdentifierSet	C2	17
	ForwardingAgentBIC	[0..1]	IdentifierSet	C2	18
	Amount	[1..1]	Amount	C1, C8	18
	CreditDebitIndicator	[1..1]	CodeSet		18
	Status	[1..1]	CodeSet		19
	BookingDateTime	[0..1]	DateTime		19
	ValueDateTime	[0..1]	DateTime		19
	Charges	[0..*]			19
	Amount	[1..1]	Amount	C1, C8	20
	CreditDebitIndicator	[0..1]	CodeSet		20
	ChargeIncludedIndicator	[0..1]	Indicator		21
	ChargeType	[0..1]	CodeSet		21

Or	Element	Mult.	Type	Constr. No.	Page
	Rate	[0..1]	Rate		21
	Bearer	[0..1]	CodeSet		21
	TaxIdentification	[0..1]	Text		21
	TaxRate	[0..1]	Rate		22
	TaxAmount	[0..1]	Amount	C1, C8	22
	BankTransactionCode	[0..1]	Text		22
	ReturnReasonCode	[0..1]	CodeSet		22
	ReturnAdditionalInformation	[0..3]	Text		22
	AccountServicerReference	[0..1]	Text		22
	DebtorName	[1..1]	Text		23
	DebtorAliasType	[0..1]	CodeSet		23
	DebtorAliasValue	[0..1]	Text		23
	DebtorAccountType	[0..1]	CodeSet		23
	DebtorAccountIdentification	[1..1]	Text		23
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	23
	CreditorName	[1..1]	Text		24
	CreditorAliasType	[0..1]	CodeSet		24
	CreditorAliasValue	[0..1]	Text		24
	CreditorAccountIdentification	[0..1]	Text		24
	CreditorAccountType	[0..1]	CodeSet		24
	CreditorAgentBIC	[1..1]	IdentifierSet	C2	24
	CreditorReference	[0..1]	Text		25
	UniqueSuperannuationIdentification	[1..1]	Text		25
	RemittanceReferredDocumentType	[0..1]	Text		25
	RemittanceReferredDocumentNumber	[0..1]	Text		25
	RemittanceReferredRelatedDate	[0..1]	Date		25
	RemittanceInformationUnstructured	[0..2]	Text		25

Constraints

- **CreditorAccountTypeRule**

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

On Condition

/BatchPaymentEvent[*]/TransactionDetails[*]/CreditorAccountType is present

Following Must be True
 /BatchPaymentEvent[*]/TransactionDetails[*]/CreditorAccountIdentification
 Must be present

- **CreditorAliasTypeRule**

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

On Condition

/BatchPaymentEvent[*]/TransactionDetails[*]/CreditorAliasType is present

Following Must be True

/BatchPaymentEvent[*]/TransactionDetails[*]/CreditorAliasValue Must be present

- **DebtorAccountTypeRule**

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

On Condition

/BatchPaymentEvent[*]/TransactionDetails[*]/DebtorAccountType is present

Following Must be True

/BatchPaymentEvent[*]/TransactionDetails[*]/DebtorAccountIdentification Must be present

- **DebtorAliasTypeRule**

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

On Condition

/BatchPaymentEvent[*]/TransactionDetails[*]/DebtorAliasType is present

Following Must be True

/BatchPaymentEvent[*]/TransactionDetails[*]/CreditorAliasValue Must be present

1.4.2.1 AccountIdentification

Presence: [1..1]

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

Datatype: "Max34Text" on page 31

1.4.2.2 AccountServicerBIC

Presence: [0..1]

Definition: Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 30

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.

1.4.2.3 AccountOwnerName

Presence: [0..1]

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

Datatype: "Max140Text" on page 31

1.4.2.4 AccountOwnerAliasType

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 28

1.4.2.5 AccountOwnerAliasValue

Presence: [0..1]

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

Datatype: "Max2048Text" on page 31

1.4.2.6 BatchPaymentEvent

Presence: [1..*]

Definition: Information related to an individual batch of payments.

BatchPaymentEvent contains the following **APIPaymentEvent2** elements

Or	Element	Mult.	Type	Constr. No.	Page
	OriginalBatchIdentification	[1..1]	Text		13
	ServiceLevel	[0..1]	Text		13
	InitiationServiceLevel	[0..1]	Text		13
	LocalInstrument	[0..1]	CodeSet		14
	CategoryPurpose	[0..1]	CodeSet		14
	Amount	[1..1]	Amount	C1, C8	14
	TransactionDetails	[1..*]		C3, C5, C7	14
	OriginalTransactionIdentification	[1..1]	Text		16
	OriginalEndToEndIdentification	[1..1]	Text		17
	OriginalInstructionIdentification	[0..1]	Text		17
	OriginalInstructedAmount	[0..1]	Amount	C1, C8	17
	InitiatingPartyName	[0..1]	Text		17
	InitiatingPartyBIC	[0..1]	IdentifierSet	C2	17
	ForwardingAgentBIC	[0..1]	IdentifierSet	C2	18
	Amount	[1..1]	Amount	C1, C8	18
	CreditDebitIndicator	[1..1]	CodeSet		18
	Status	[1..1]	CodeSet		19
	BookingDateTime	[0..1]	DateTime		19
	ValueDateTime	[0..1]	DateTime		19
	Charges	[0..*]			19
	Amount	[1..1]	Amount	C1, C8	20
	CreditDebitIndicator	[0..1]	CodeSet		20
	ChargeIncludedIndicator	[0..1]	Indicator		21
	ChargeType	[0..1]	CodeSet		21
	Rate	[0..1]	Rate		21
	Bearer	[0..1]	CodeSet		21
	TaxIdentification	[0..1]	Text		21
	TaxRate	[0..1]	Rate		22
	TaxAmount	[0..1]	Amount	C1, C8	22
	BankTransactionCode	[0..1]	Text		22

Or	Element	Mult.	Type	Constr. No.	Page
	ReturnReasonCode	[0..1]	CodeSet		22
	ReturnAdditionalInformation	[0..3]	Text		22
	AccountServicerReference	[0..1]	Text		22
	DebtorName	[1..1]	Text		23
	DebtorAliasType	[0..1]	CodeSet		23
	DebtorAliasValue	[0..1]	Text		23
	DebtorAccountType	[0..1]	CodeSet		23
	DebtorAccountIdentification	[1..1]	Text		23
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	23
	CreditorName	[1..1]	Text		24
	CreditorAliasType	[0..1]	CodeSet		24
	CreditorAliasValue	[0..1]	Text		24
	CreditorAccountIdentification	[0..1]	Text		24
	CreditorAccountType	[0..1]	CodeSet		24
	CreditorAgentBIC	[1..1]	IdentifierSet	C2	24
	CreditorReference	[0..1]	Text		25
	UniqueSuperannuationIdentification	[1..1]	Text		25
	RemittanceReferredDocumentType	[0..1]	Text		25
	RemittanceReferredDocumentNumber	[0..1]	Text		25
	RemittanceReferredRelatedDate	[0..1]	Date		25
	RemittanceInformationUnstructured	[0..2]	Text		25

1.4.2.6.1 OriginalBatchIdentification

Presence: [1..1]

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

Datatype: "Max35Text" on page 31

1.4.2.6.2 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 31

1.4.2.6.3 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 31

1.4.2.6.4 LocalInstrument

Presence: [0..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 28

1.4.2.6.5 CategoryPurpose

Presence: [0..1]

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

SALA = Salary Payment

TAXS = PAYG Tax Payment

PENS = Superannuation Payment

Datatype: "ExternalCategoryPurpose1Code" on page 28

1.4.2.6.6 Amount

Presence: [1..1]

Definition: Amount of money in the cash transaction.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 26

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.

1.4.2.6.7 TransactionDetails

Presence: [1..*]

Definition: Information related to the individual transaction within a payment.

Impacted by: C3 "CreditorAccountIdentificationRule", C5 "CreditorAccountTypeRule", C7 "CreditorAliasTypeRule"

TransactionDetails contains the following **APITransactionEvent2** elements

Or	Element	Mult.	Type	Constr. No.	Page
	OriginalTransactionIdentification	[1..1]	Text		16
	OriginalEndToEndIdentification	[1..1]	Text		17
	OriginalInstructionIdentification	[0..1]	Text		17
	OriginalInstructedAmount	[0..1]	Amount	C1, C8	17
	InitiatingPartyName	[0..1]	Text		17
	InitiatingPartyBIC	[0..1]	IdentifierSet	C2	17
	ForwardingAgentBIC	[0..1]	IdentifierSet	C2	18
	Amount	[1..1]	Amount	C1, C8	18
	CreditDebitIndicator	[1..1]	CodeSet		18
	Status	[1..1]	CodeSet		19
	BookingDateTime	[0..1]	DateTime		19
	ValueDateTime	[0..1]	DateTime		19
	Charges	[0..*]			19
	Amount	[1..1]	Amount	C1, C8	20
	CreditDebitIndicator	[0..1]	CodeSet		20
	ChargeIncludedIndicator	[0..1]	Indicator		21
	ChargeType	[0..1]	CodeSet		21
	Rate	[0..1]	Rate		21
	Bearer	[0..1]	CodeSet		21
	TaxIdentification	[0..1]	Text		21
	TaxRate	[0..1]	Rate		22
	TaxAmount	[0..1]	Amount	C1, C8	22
	BankTransactionCode	[0..1]	Text		22
	ReturnReasonCode	[0..1]	CodeSet		22
	ReturnAdditionalInformation	[0..3]	Text		22
	AccountServicerReference	[0..1]	Text		22
	DebtorName	[1..1]	Text		23
	DebtorAliasType	[0..1]	CodeSet		23
	DebtorAliasValue	[0..1]	Text		23
	DebtorAccountType	[0..1]	CodeSet		23
	DebtorAccountIdentification	[1..1]	Text		23

Or	Element	Mult.	Type	Constr. No.	Page
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	23
	CreditorName	[1..1]	Text		24
	CreditorAliasType	[0..1]	CodeSet		24
	CreditorAliasValue	[0..1]	Text		24
	CreditorAccountIdentification	[0..1]	Text		24
	CreditorAccountType	[0..1]	CodeSet		24
	CreditorAgentBIC	[1..1]	IdentifierSet	C2	24
	CreditorReference	[0..1]	Text		25
	UniqueSuperannuationIdentification	[1..1]	Text		25
	RemittanceReferredDocumentType	[0..1]	Text		25
	RemittanceReferredDocumentNumber	[0..1]	Text		25
	RemittanceReferredRelatedDate	[0..1]	Date		25
	RemittanceInformationUnstructured	[0..2]	Text		25

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

1.4.2.6.7.1 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 31

1.4.2.6.7.2 OriginalEndToEndIdentification

Presence: [1..1]

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

Datatype: "Max35Text" on page 31

1.4.2.6.7.3 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 31

1.4.2.6.7.4 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", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 26

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.

1.4.2.6.7.5 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 31

1.4.2.6.7.6 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 30

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.

1.4.2.6.7.7 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 30

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.

1.4.2.6.7.8 Amount

Presence: [1..1]

Definition: Amount of money in the cash transaction.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 26

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.

1.4.2.6.7.9 CreditDebitIndicator

Presence: [1..1]

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

Datatype: "CreditDebitCode" on page 27

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

1.4.2.6.7.10 Status

Presence: [1..1]

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

Datatype: "ExternalPaymentTransactionStatus1Code" on page 29

1.4.2.6.7.11 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 29

1.4.2.6.7.12 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 29

1.4.2.6.7.13 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
	Amount	[1..1]	Amount	C1, C8	20
	CreditDebitIndicator	[0..1]	CodeSet		20
	ChargeIncludedIndicator	[0..1]	Indicator		21
	ChargeType	[0..1]	CodeSet		21
	Rate	[0..1]	Rate		21
	Bearer	[0..1]	CodeSet		21
	TaxIdentification	[0..1]	Text		21
	TaxRate	[0..1]	Rate		22
	TaxAmount	[0..1]	Amount	C1, C8	22

1.4.2.6.7.13.1 Amount

Presence: [1..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 26

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.

1.4.2.6.7.13.2 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 27

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

1.4.2.6.7.13.3 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 30):

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

1.4.2.6.7.13.4 ChargeType

Presence: [0..1]

Definition: Specifies the type of charge.

Datatype: "ExternalChargeType1Code" on page 28

1.4.2.6.7.13.5 Rate

Presence: [0..1]

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

Datatype: "PercentageRate" on page 30

1.4.2.6.7.13.6 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 27

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.

1.4.2.6.7.13.7 TaxIdentification

Presence: [0..1]

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

Datatype: "Max35Text" on page 31

1.4.2.6.7.13.8 TaxRate

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 30

1.4.2.6.7.13.9 TaxAmount

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 26

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.

1.4.2.6.7.14 BankTransactionCode

Presence: [0..1]

Definition: Identifies the type of the bank transaction entry.

Datatype: "Max35Text" on page 31

1.4.2.6.7.15 ReturnReasonCode

Presence: [0..1]

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

Datatype: "ExternalReturnReason1Code" on page 29

1.4.2.6.7.16 ReturnAdditionalInformation

Presence: [0..3]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 30

1.4.2.6.7.17 AccountServicerReference

Presence: [0..1]

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

Datatype: "Max35Text" on page 31

1.4.2.6.7.18 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 31

1.4.2.6.7.19 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 28

1.4.2.6.7.20 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 31

1.4.2.6.7.21 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 27

1.4.2.6.7.22 DebtorAccountIdentification

Presence: [1..1]

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

Datatype: "Max34Text" on page 31

1.4.2.6.7.23 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 30

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.

1.4.2.6.7.24 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 31

1.4.2.6.7.25 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 28

1.4.2.6.7.26 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 31

1.4.2.6.7.27 CreditorAccountIdentification

Presence: [0..1]

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

Datatype: "Max34Text" on page 31

1.4.2.6.7.28 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 27

1.4.2.6.7.29 CreditorAgentBIC

Presence: [1..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 30

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.

1.4.2.6.7.30 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 31

1.4.2.6.7.31 UniqueSuperannuationIdentification

Presence: [1..1]

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

Datatype: "Max35Text" on page 31

1.4.2.6.7.32 RemittanceReferredDocumentType

Presence: [0..1]

Definition: Specifies the type of referred document.

Datatype: "Max35Text" on page 31

1.4.2.6.7.33 RemittanceReferredDocumentNumber

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 31

1.4.2.6.7.34 RemittanceReferredRelatedDate

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 29

1.4.2.6.7.35 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 31

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 26

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 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.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.5 ExternalAliasType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.6 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.

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.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.8 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.

Type: CodeSet

Format

minLength	1
maxLength	35

2.1.2.9 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.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.10 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.

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

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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