

ISO 20022 XML message for Account Reports Implementation Guideline

**Version 1.0
Estonia**

**Approved by payment standards working group of Estonian Banking Association
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Table of contents

1	Introduction	3
2	Message content.....	4
2.1	<i>Entry structure</i>	5
3	Message structure	6
3.1	<i>A. Group Header (same for all messages)</i>	7
3.2	<i>B. Statement Block (Account statement camt.053.001.02)</i>	8
3.3	<i>B. Report Block (camt.052.001.02)</i>	40
3.4	<i>B. Notification Block (camt.054.001.02)</i>	69
4	Rules.....	101
5	Character set	101
6	APPENDIX 1 – Account statement example	103

1 Introduction

The purpose of this document is to provide guidance to the use of Electronic Account Reporting messages. This description is related to the ISO 20022 XML-based description, which will replace the proprietary electronic account reporting standards used by banks operating in Estonia

There are three (3) different account reporting messages:

Name of message	Corresponding ISO 20022 message	Usage
Account Statement	camt.053.001.02	<ul style="list-style-type: none">• Is used to report account booked transactions and balances of previous period.• Includes information on booked transactions on account together with opening and closing balance of reporting period
Account Report	camt.052.001.02	<ul style="list-style-type: none">• Is used to report only intraday transactions.• Is used to report only intraday account balance• Is used to report both, intraday transactions and balance.
Debit Credit Notification	camt.054.001.02	<ul style="list-style-type: none">• Is used to report transaction information.• Does not involve balance information

All messages are sent by the customers bank to an account owner or to a party authorised by the account owner to receive the message.

Message can contain reports for more than one account and currency. It provides information for cash management and/or reconciliation.

It can include underlying details of transactions (except Account report if only balance is reported) that have been included in the entry. All messages are exchanged as defined between the account servicer and the account owner.

Depending on services and schedule agreed between banks and their customers, reports may be generated and exchanged accordingly, or generated on the request of customer.

These Implementation Guidelines have been developed by the Estonian banks together with the Estonian Banking Association and Estonian Central Bank.

2 Message content

Each message consists of two mandatory building blocks:

- Group Header
- Report content
 - Named as *Statement* in case of Account Statement
 - Named as *Report* in case of Account Report
 - Named as *Notification* in case of Debit Credit Notification

Following table gives overview of main information blocks and their usage in different messages

Main information block	Account statement camt.053.001.02	Account Report camt.052.001.02	Debit Credit Notification camt.054.001.02
Group Header	Required, only occurs once Includes the message identifier, the date and time of message generation and message pagination information.		
Balance	Always present. at least opening booked balance (OPBD) and closed booked balance (CLBD) of reporting period is reported. Reported booked balances are final balances	Present, if used for reporting intraday balance. Depends on agreement between Customer and account servicer. When used, then at least interim available balance (ITAV) and interim booked balance (ITBD), effective on	N/A

		reporting time, are reported	
Entry	Always present. Previous period	Present, if used for reporting intraday transactions. Depends on agreement between Customer and account servicer.	Always present

2.1 Entry structure

Transaction information on account statement can be reported on three (3) different levels:

- Entry (Ntry)
- Transaction Details (Ntry/NtryDtls/TxDtls)
- Remittance Information (Ntry/NtryDtls/TxDtls/RmtInf).

Following table gives overview of information levels and connections between different messages

Payment initiation (pain.001.001.03)	Account statement (camt.053.001.02)	Account report (camt.052.001.02)	Debit Credit Notification (camt.054.001.02)
2.0 PaymentInformation <PmtInf>	2.76 Entry <Ntry>	2.76 Entry <Ntry>	2.56 Entry <Ntry>
2.27 CreditTransferTransactionInformation <CdtTrfTxInf>	2.142 TransactionDetails <TxDtls>	2.142 TransactionDetails <TxDtls>	2.122 TransactionDetails <TxDtls>
2.98 RemittanceInformation <RmtInf>	2.234 RemittanceInformation	2.234 RemittanceInformation	2.214 RemittanceInformation

	<RmtInf>	<RmtInf>	<RmtInf>
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3 Message structure

Column Usage for Implementation provides information how the ISO 20022 is implemented by the banks in Estonia:

- Yellow field (with regular text) indicates an optional field
- Yellow field with **Bold** text indicates a mandatory field

Message structure description shall be read in conjunction with ISO 20022 message specification.

3.1 A. Group Header (same for all messages)

- Required, only occurs once
- Includes the message identifier and the date and time of account statement generation
- Corresponds to the Incoming reference payments batch record data

Index	Mult.	O R	Message Item	<XML Tag>	Type	ISO Rule	Usage
	[1..1]		Message root	<BkToCstmrStmt>			
1.0	[1..1]		+GroupHeader	<GrpHdr>	GroupHeader42		
1.1	[1..1]		++MessageIdentification	<MsgId>	Max35Text		Unique message identification, generated by Bank.
1.2	[1..1]		++CreationDateTime	<CreDtTm>	ISODatetime		The date and time (UTC+2) of account statement message creation at the bank
1.3	[0..1]		++MessageRecipient	<MsgRcpt>	<i>PartyIdentification32</i>	MessageRecipient should only be identified when different from the account owner.	Details of the recipient of the account statement <i>usage rule</i> : used only when different from account owner
	[0..1]		+++Name	<Nm>	Max140Text		
	[0..1]		+++Identification	<Id>	Choice Component (Party6Choice)		
	[1..1]	{ O r	++++OrganisationIdentification	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	AnyBIC: Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the	

					first three or all four of the following components: BANK
	[0..n]	+++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]	++++++Identification	<Id>	Max35Text	
1.4	[0..1]	++MessagePagination	<MsgPgntn>	<i>Pagination</i>	The pagination of the message is only allowed when agreed between the parties
					Used if the camt-message needs to be divided into several parts. If pagination is not used, each account statement must be a complete account statement including all transactions and initial and final balances. ITBD interim balances shall be used on paginated account report for each page, to present change of balance.
	[1..1]	+++PageNumber	<PgNb>	Max5NumericText	
	[1..1]	+++LastPageIndicator	<LastPgInd>	Indicator	One of the following YesNoIndicator values must be used: MeaningWhenTrue: Yes MeaningWhenFalse: No

3.2 B. Statement Block (Account statement camt.053.001.02)

- Required, is repeated, when reporting account or currency (in case of multicurrency accounts) changes.
- Consists of Balance, Entry and EntryDetails

Index	Mult.	O R	Message Item	<XML Tag>	Type	ISO Rule	Usage
2.0	[1..n]		+Statement	<Stmnt>	<i>AccountStatement2</i>		<ul style="list-style-type: none"> - Required, may be repeated - repeated for each currency on account - repeated when reported account is changed - includes balances and transaction data
2.1	[1..1]		++Identification	<Id>	Max35Text		Unique identification of the account statement, provided by the bank
2.2	[1..1]		++ElectronicSequenceNumber	<ElctrncSeqNb>	Number	The sequential number is increased incrementally for each statement sent electronically	Sequential number of account statement, generated by the bank

2.3	[0..1]	++LegalSequenceNumber	<LglSeqNb>	Number	Where a paper statement is a legal requirement, it may have a number different from the electronic sequential number. Paper statements could for instance only be sent if movement on the account has taken place, whereas electronic statements could be sent at the end of each reporting period, regardless of whether movements have taken place or not.	
2.4	[1..1]	++CreationDateTime	<CreDtTm>	ISODatetime		The date and time (UTC+2) of account statement message creation at the bank
2.5	[1..1]	++FromDate	<FrToDt>	<i>DateTimePeriodDetails</i>		Period for what statement is generated
	[1..1]	+++FromDateTime	<FrDtTm>	ISODatetime		
	[1..1]	+++ToDateTime	<ToDtTm>	ISODatetime		
2.10	[1..1]	++Account	<Acct>	<i>CashAccount20</i>		
	[1..1]	+++Identification	<Id>	AccountIdentification4Choice		
	[1..1]	++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	Account number, for what statement is generated
	[0..1]	+++Type	<Tp>	CashAccountType2		

	[1..1]	++++Code	<Cd>	CashAccountType4Code (CACC; CASH; CHAR; CISH; COMM; LOAN; MGLD; MOMA; NREX; ODFT; ONDP; SACC; SLRY; SVGS; TAXE; TRAS)		Account type
	[0..1]	+++Currency	<Ccy>	ActiveOrHistoricCurrencyCode	Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account	Account currency, for what this statement block is generated.
	[1..1]	+++Owner	<Ownr>	<i>PartyIdentification32</i>		Account owner information
	[1..1]	++++Name	<Nm>	Max140Text		Name of the account owner
	[0..1]	++++PostalAddress	<PstlAdr>	PostalAddress6		
	[0..1]	+++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)		Address of the account owner
	[0..1]	+++++Department	<Dept>	Max70Text		
	[0..1]	+++++SubDepartment	<SubDept>	Max70Text		
	[0..1]	+++++StreetName	<StrtNm>	Max70Text		
	[0..1]	+++++BuildingNumber	<BldgNb>	Max16Text		
	[0..1]	+++++PostCode	<PstCd>	Max16Text		
	[0..1]	+++++TownName	<TwnNm>	Max35Text		
	[0..1]	+++++CountrySubdivision	<CtrySubDvsn>	Max35Text		
	[0..1]	+++++Country	<Ctry>	Country Code		
	[0..7]	+++++AddressLine	<AdrLine>	Max70Text		
	[1..1]	+++++Identification	<Id>	Choice Component (Party6Choice)		<i>usage rule:</i> either organization identification (in case of legal entity) or private identification (in case of private person) shall be used

[1..1]	{ O r	+++++OrganisationIdentificatio n	<OrgId>	OrganisationIdentification4	
[0..1]		++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	AnyBIC: Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK
[0..n]		++++++Other	<Othr>	GenericOrganisationIdentification1	
[1..1]		+++++++Identification	<Id>	Max35Text	Organization's legal ID
[1..1]	O r}	+++++PrivateIdentification	<PrvtId>	PersonIdentification5	usage rule: either DateAndPlaceOdBirth or Other shall be used
[0..1]		++++++DateAndPlaceOfBirth	<DtAndPlcOfBirt h>	DateAndPlaceOfBirth	
[1..1]		+++++++BirthDate	<BirthDt>	ISODate	
[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text	
[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country: The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
[0..n]		++++++Other	<Othr>	GenericPersonIdentification1	
[1..1]		+++++++Identification	<Id>	Max35Text	
[0..1]		++++ContactDetails	<CtctDtls>	Component (ContactDetails2)	
[0..1]		++++Name	<Nm>	Max140Text	
[0..1]		++++PhoneNumber	<PhneNb>	Phone number	
[0..1]		++++MobileNumber	<MobNb>	Phone number	
[0..1]		++++FaxNumber	<FaxNb>	Phone number	
[0..1]		++++EmailAddress	<EmailAdr>	Max2048Text	
[0..1]		+++Servicer	<Svcr>	<i>BranchAndFinancialInstitutionIdentification4</i>	
[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]	+++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.	
	[0..1]	+++++Name	<Nm>	Max140Text		
+	[0..1]	+++++PostalAddress	<PstlAdr>	Component - See (PostalAddress6 Component)		
	[0..1]	+++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)		If used, then BIZZ
	[0..1]	+++++StreetName	<StrtNm>	Max70Text		
	[0..1]	+++++BuildingNumber	<BldgNb>	Max16Text		
	[0..1]	+++++PostCode	<PstCd>	Max16Text		
	[0..1]	+++++TownName	<TwnNm>	Max35Text		
	[0..1]	+++++CountrySubdivision	<CtrySubDvsn>	Max35Text		
	[0..1]	+++++Country	<Ctry>	Country Code		
	[0..7]	+++++AddressLine	<AdrLine>	Max70Text		
2.11	[0..1]	++RelatedAccount	<RltdAcct>	CashAccount16		in case of Cash pool (Group Account) , the number of the account on the next (upper) level <i>usage rule</i> : same information as for 2.10, shall be provided
	[1..1]	+++Identification	<ld>	AccountIdentification4Choice		
	[1..1]	++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	
2.12	[0..n]	++Interest	<Intrst>	AccountInterest2		
2.13	[0..1]	+++Type	<Tp>	InterestType1Choice		
2.14	[1..1]	++++Code	<Cd>	InterestType1Code	allowed values: INDY; OVRN	intraday or overnight interest
2.16	[0..n]	+++Rate	<Rate>	Rate3		

2.17	[1..1]		++++Type	<Tp>	RateType4Choice		
2.18	[1..1]	{ O r	+++++Percentage	<Pctg>	PercentageRate		
2.19	[1..1]	O r}	+++++Other	<Othr>	Max35Text		
2.23	[1..n]		++Balance	<Bal>	CashBalance3	ForwardBalanceAndAvailabilityRule If Type is equal to ForwardAvailable, Availability is not allowed.	usage rule: at least opening booked balance (OPBD) and closing booked balance (CLBD) of requested period shall be presented
2.24	[1..1]		+++Type	<Tp>	BalanceType12		
2.25	[1..1]		++++CodeOrProprietary	<CdOrPrtry>	BalanceType5Choice		
2.26	[1..1]		+++++Code	<Cd>	BalanceType12Code		
2.31	[0..1]		+++CreditLine	<CdtLine>	CreditLine2		optional (also known as overdraft)
2.32	[1..1]		++++Included	<Incl>	TrueFalseIndicator	Usage: If not present, credit line is not included in the balance amount.	
2.33	[0..1]		++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.34	[1..1]		+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.35	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Usage: A zero balance is considered to be a credit balance	
2.36	[1..1]		+++Date	<Dt>	DateAndDateTimeChoice		
	[1..1]		++++Date	<Dt>	ISODate		
2.43	[1..1]		++TransactionsSummary	<TxsSummry>	TotalTransactions2		
2.44	[0..1]		+++TotalEntries	<TtlNtries>	NumberAndSumOfTransactions2		
2.45	[0..1]		++++NumberOfEntries	<NbOfNtries>	Max15NumericText		
2.46	[0..1]		++++Sum	<Sum>	DecimalNumber		

2.47	[0..1]	++++TotalNetEntryAmount	<TtlNetNtryAmt >	DecimalNumber		
2.48	[0..1]	++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode		
2.49	[1..1]	+++TotalCreditEntries	<TtlCdtNtries>	NumberAndSumOfTransactions1		
2.50	[0..1]	++++NumberOfEntries	<NbOfNtries>	Max15NumericText		
2.51	[1..1]	++++Sum	<Sum>	DecimalNumber		
2.52	[1..1]	+++TotalDebitEntries	<TtlDbtNtries>			
2.53	[0..1]	++++NumberOfEntries	<NbOfNtries>	Max15NumericText		optional
2.54	[1..1]	++++Sum	<Sum>	DecimalNumber		
2.55	[0..n]	+++TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTxCd>	TotalsPerBankTransactionCode2		usage rule: presented for each Bank Transaction code, used in Entry)
2.56	[0..1]	++++NumberOfEntries	<NbOfNtries>	Max15NumericText		
2.57	[0..1]	++++Sum	<Sum>	DecimalNumber		
2.58	[0..1]	++++TotalNetEntryAmount	<TtlNetNtryAmt >	DecimalNumber		
2.59	[0..1]	++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	If TotalNetEntryAmount is present, then CreditDebitIndicator should be present	

2.61	[1..1]	++++BankTransactionCode	<BkTxCd>	<i>BankTransactionCodeStructure4</i>	<i>DomainOrProprietaryRule</i> : Either Proprietary or Domain or both must be present. <i>FamilyAndSubFamilyRule</i> : If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.	<i>usage rule</i> : Using of ISO codes is always mandatory; Proprietary shall be present also, if used in Entry block
2.62	[1..1]	+++++Domain	<Domn>		Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.63	[1..1]	+++++Code	<Cd>	ExternalBankTransactionDomain1Code		
2.64	[1..1]	+++++Family	<Fmly>	<i>BankTransactionCodeStructure6</i>		
2.65	[1..1]	+++++Code	<Cd>	ExternalBankTransactionFamily1Code		
2.66	[1..1]	+++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code		
2.67	[0..1]	+++++Proprietary	<Prtry>	<i>ProprietaryBankTransactionCodeStructure1</i>		
2.68	[1..1]	+++++Code	<Cd>	Max35Text		
2.69	[0..1]	+++++Issuer	<Issr>	Max35Text		
2.76	[0..n]	++Entry	<Ntry>	<i>ReportEntry2</i>	Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).	<i>Usage rule</i> : only booked transactions are presented
2.77	[0..1]	+++EntryReference	<NtryRef>	Max35Text		
2.78	[1..1]	+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.79	[1..1]	+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Usage: A zero balance is considered to be a credit balance	

2.80	[0..1]	+++ReversalIndicator	<RvslInd>	TrueFalseIndicator	Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.	Used in case Entry is a reversal.
2.81	[1..1]	+++Status	<Sts>	EntryStatus2Code	Allowed values: BOOK; INFO; PDNG	BOOK
2.82	[1..1]	+++BookingDate	<BookgDt>	<i>DateAndDateTimeChoice</i>	Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.	
	[1..1]	++++Date	<Dt>	ISODate		
2.83	[1..1]	+++ValueDate	<ValDt>	<i>DateAndDateTimeChoice</i>	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.	

	[1..1]	++++Date	<Dt>	ISODate		
2.84	[1..1]	+++AccountServicerReference	<AcctSvcrRef>	Max35Text		
2.91	[1..1]	+++BankTransactionCode	<BkTxCd>	<i>BankTransactionCodeStructure4</i>	<i>DomainOrProprietaryRule</i> : Either Proprietary or Domain or both must be present. <i>FamilyAndSubFamilyRule</i> : If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.	Usage rule: using of ISO codes is mandatory. Using Proprietary is optional
2.92	[1..1]	++++Domain	<Domn>	<i>BankTransactionCodeStructure5</i>	Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.93	[1..1]	+++++Code	<Cd>	<i>ExternalBankTransactionDomain1Code</i>		
2.94	[1..1]	+++++Family	<Fmly>	<i>BankTransactionCodeStructure6</i>		
2.95	[1..1]	++++++Code	<Cd>	ExternalBankTransactionFamily1Code		
2.96	[1..1]	++++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code		
2.97	[0..1]	++++Proprietary	<Prtry>	<i>ProprietaryBankTransactionCodeStructure1</i>		
2.98	[1..1]	+++++Code	<Cd>	Max35Text		
2.99	[0..1]	+++++Issuer	<Issr>	Max35Text		
2.101	[0..1]	+++AdditionalInformationIndicator	<AddtlInflnd>	<i>MessageIdentification2</i>		
2.102	[0..1]	++++MessageNameIdentifier	<MsgNmId>	Max35Text		

		on				
2.103	[0..1]	++++MessageIdentification	<MsgId>	Max35Text		
2.135	[1..n]	+++EntryDetails	<NtryDtls>	<i>EntryDetails1</i>		
2.136	[0..1]	++++Batch	<Btch>	<i>BatchInformation2</i>		
2.137	[0..1]	+++++MessageIdentification	<MsgId>	Max35Text		
2.138	[0..1]	+++++PaymentInformationIdentification	<PmtInflId>	Max35Text		
2.139	[0..1]	+++++NumberOfTransactions	<NbOfTxs>	Max15NumericText		
2.140	[0..1]	+++++TotalAmount	<TtlAmt>	ActiveOrHistoricCurrencyAndAmount		
2.141	[0..1]	+++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode		
2.142	[1..n]	++++TransactionDetails	<TxDtls>	<i>EntryTransaction2</i>		
2.143	[1..1]	+++++References	<Refs>	<i>TransactionReferences2</i>		
2.144	[0..1]	++++++MessageIdentification	<MsgId>	Max35Text		(message identification of underlying transaction)
2.145	[1..1]	++++++AccountServicerReference	<AcctSvcrRef>	Max35Text		unique reference of transaction, provided by Bank
2.147	[0..1]	++++++InstructionIdentification	<InstrId>	Max35Text	Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.	<i>usage rule:</i> if not present on transaction message NOTPROVIDED shall be added.

2.148	[1..1]	++++++EndToEndIdentification	<EndToEndId>	Max35Text	<p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p>	<p>The End to End Id. <i>Usage rule:</i> In the case it is not available, the value must be NOTPROVIDED.</p>
2.149	[0..1]	++++++TransactionIdentification	<TxId>	Max35Text	<p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p>	

2.150	[0..1]	++++++MandateIdentification	<MndtId>	Max35Text		usage rule: in case of Direct Debit transaction, Unique Mandate ID shall be presented (in SDD AT-01 - Unique Mandate reference; in local Direct Debit Payer Agreement number)
2.151	[0..1]	++++++ChequeNumber	<ChqNb>	Max35Text		
2.154	[1..1]	+++++++Type	<Tp>	Max35Text	Card number in case of card transaction usage rule: Only the 6 first and 4 last numbers of the card can be shown (others are replaced with fill characters X).	
2.155	[1..1]	+++++++Reference	<Ref>	Max35Text	Store's filing reference. The data indicates the seller's identifying information from a card transaction received through the payment terminal service.	
2.156	[0..1]	+++++AmountDetails	<AmtDtls>	<i>AmountAndCurrencyExchange3</i>	Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.	

	[0..1]	+++++InstructedAmount	<InstdAmt>	<i>AmountAndCurrencyExchangeDetails3</i>		
	[1..1]	+++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
	[0..1]	+++++CurrencyExchange	<CcyXchg>	<i>CurrencyExchange5</i>		
	[1..1]	+++++SourceCurrency	<SrcCcy>	ActiveOrHistoricCurrencyCode		
	[0..1]	+++++TargetCurrency	<TrgtCcy>	ActiveOrHistoricCurrencyCode		
	[0..1]	+++++UnitCurrency	<UnitCcy>	ActiveOrHistoricCurrencyCode		
	[1..1]	+++++ExchangeRate	<XchgRate>	BaseOneRate	Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate =UnitCurrency/QuotedCurrency).	
	[0..1]	+++++TransactionAmount	<TxAmt>	<i>AmountAndCurrencyExchangeDetails3</i>	always provided for both specifying transactions and single entry transactions. If the transaction is a currency entry, the applicable exchange rate is provided in the CcyXch element of the TxAmt element, using at least SourceCurrency, TargetCurrency, UnitCurrency and ExchangeRate elements	see ISO rule for currency entry
	[1..1]	+++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
	[0..1]	+++++CurrencyExchange	<CcyXchg>	<i>CurrencyExchange5</i>		Mandatory in case of currency conversion entry
	[1..1]	+++++SourceCurrency	<SrcCcy>	ActiveOrHistoricCurrencyCode		Mandatory in case of currency conversion entry

	[0..1]	+++++++TargetCurrency	<TrgtCcy>	ActiveOrHistoricCurrencyCode		Mandatory in case of currency conversion entry
	[0..1]	+++++++UnitCurrency	<UnitCcy>	ActiveOrHistoricCurrencyCode		Mandatory in case of currency conversion entry
	[1..1]	+++++++ExchangeRate	<XchgRate>	BaseOneRate	Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate =UnitCurrency/QuotedCurrency).	Mandatory in case of currency conversion entry
2.163	[0..1]	+++++BankTransactionCode	<BkTxCd>	<i>BankTransactionCodeStructure4</i>		<i>Usage rule:</i> When used, then ISO codes are always mandatory.
2.164	[1..1]	+++++Domain	<Domn>	<i>BankTransactionCodeStructure5</i>	Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.165	[1..1]	+++++++Code	<Cd>	<i>ExternalBankTransactionDomain1Code</i>		
2.166	[1..1]	+++++++Family	<Fmly>	<i>BankTransactionCodeStructure6</i>		
2.167	[1..1]	+++++++Code	<Cd>	ExternalBankTransactionFamily1Code		
2.168	[1..1]	+++++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code		
2.169	[0..1]	+++++Proprietary	<Prtry>	<i>ProprietaryBankTransactionCodeStructure1</i>		
2.170	[1..1]	+++++++Code	<Cd>	Max35Text		
2.171	[0..1]	+++++++Issuer	<Issr>	Max35Text		

2.172	[0..n]	+++++Charges	<Chrgs>	<i>ChargesInformation6</i>	Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking	
2.173	[0..1]	++++++TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	ActiveOrHistoricCurrencyAndAmount		
2.174	[1..1]	++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.175	[0..1]	++++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Usage: A zero amount is considered to be a credit	
2.176	[0..1]	++++++Type	<Tp>	<i>ChargeType2Choice</i>		
2.177	[1..1]	++++++Code	<Cd>	ChargeType1Code	Allowed values: BRKF; COMM	
2.180	[0..1]	++++++Bearer	 	ChargeBearerType1Code		
2.181	[0..1]	++++++Party	<Pty>	BranchAndFinancialInstitutionIdentification4		
	[1..1]	++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		
	[0..1]	++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.	
	[0..1]	++++++Name	<Nm>	Max140Text		
2.182	[0..1]	++++++Tax	<Tax>	<i>TaxCharges2</i>		
2.183	[0..1]	++++++Identification	<Id>	Max35Text		VAT
2.184	[0..1]	++++++Rate	<Rate>	PercentageRate		
2.185	[0..1]	++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		

2.186	[0..n]		+++++Interest	<Intrst>	<i>TransactionInterest2</i>	Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.
2.187	[1..1]		+++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
2.188	[1..1]		+++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	
2.189	[0..1]		+++++Type	<Tp>	<i>InterestType1Choice</i>	
2.190	[1..1]	{ O r	+++++Code	<Cd>	InterestType1Code	Values: INDY; OVRN
2.191	[1..1]	O r}	+++++Proprietary	<Prtry>	Max35Text	
2.192	[0..n]		+++++Rate	<Rate>	<i>Rate3</i>	
2.193	[1..1]		+++++Type	<Tp>	<i>RateType4Choice</i>	
2.194	[1..1]	{ O r	+++++Percentage	<Pctg>	PercentageRate	
2.195	[1..1]	O r}	+++++Other	<Othr>	Max35Text	
2.198	[0..1]		+++++Reason	<Rsn>	Max35Text	
2.199	[0..1]		+++++RelatedParties	<RltdPties>	<i>TransactionParty2</i>	
2.200	[0..1]		+++++InitiatingParty	<InitgPty>	<i>PartyIdentification32</i>	
	[0..1]		+++++Name	<Nm>	Max140Text	
			+++++Identification	<Id>		
	[1..1]	{ O r	+++++OrganisationIdentification	<Orgld>	OrganisationIdentification4	
	[0..1]		+++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	
	[0..n]		+++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		+++++Identification	<Id>	Max35Text	

	[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]	{	+++++++Code	<Cd>	ExternalOrganisationIdentification1Code	
	[1..1]	O	+++++++Proprietary	<Prtry>	Max35Text	
	[1..1]	r}				
	[0..1]		+++++++Issuer	<lssr>	Max35Text	
	[1..1]	O	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..1]	r}				
	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth	
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate	
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text	
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode	
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice	
	[1..1]	{	+++++++Code	<Cd>	ExternalPersonIdentification1Code	
	[1..1]	O	+++++++Proprietary	<Prtry>	Max35Text	
	[1..1]	r}				
	[0..1]		+++++++Issuer	<lssr>	Max35Text	
2.201	[0..1]		+++++++Debtor	<Dbtr>	<i>PartyIdentification32</i>	EE1 DebtorCreditorInformationRule (see Rules chapter for details)
	[0..1]		+++++++Name	<Nm>	Max140Text	
	[0..1]		+++++++PostalAddress	<PstlAdr>	PostalAddress6	
	[0..1]		+++++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)	
	[0..1]		+++++++Department	<Dept>	Max70Text	

	[0..1]		+++++++SubDepartment	<SubDept>	Max70Text		
	[0..1]		+++++++StreetName	<StrtNm>	Max70Text		
	[0..1]		+++++++BuildingNumber	<BldgNb>	Max16Text		
	[0..1]		+++++++PostCode	<PstCd>	Max16Text		
	[0..1]		+++++++TownName	<TwnNm>	Max35Text		
	[0..1]		+++++++CountrySubdivision	<CtrySubDvsn>	Max35Text		
	[0..1]		+++++++Country	<Ctry>	Country Code		
	[0..7]		+++++++AddressLine	<AdrLine>	Max70Text		
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)		
	[1..1]	{ O r	+++++++OrganisationIdentific ation	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[1..1]	O r}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBir th	<DtAndPlcOfBirt h>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
2.202	[0..1]		+++++++DebtorAccount	<DbtrAcct>	CashAccount16		EE1 DebtorCreditorInformat ionRule (see Rules chapter for details)

	[1..1]		+++++++Identification	<Id>	AccountIdentification4Choice	
	[1..1]	{ O r	+++++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
	[1..1]	O r}	+++++++Other	<Othr>	GenericAccountIdentification1	
	[1..1]		+++++++Identification	<Id>	Max34Text	
2.203	[0..1]		+++++++UltimateDebtor	<UltmtDbtr>	PartyIdentification32	Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[0..1]		+++++++Name	<Nm>	Max140Text	
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{ O r	+++++++OrganisationIdentification	<Orgld>	OrganisationIdentification4	
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	
	[1..1]	O r}	+++++++PrivateIdentification	<Prvtld>	PersonIdentification5	
	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth	
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate	
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text	
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode	
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	

2.204	[0..1]		++++++Creditor	<Ctr>	<i>PartyIdentification32</i>		EE1 DebtorCreditorInformat ionRule (see Rules chapter for details)
	[0..1]		+++++++Name	<Nm>	Max140Text		
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)		Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[1..1]	{ O r	+++++++OrganisationIdentific ation	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[1..1]	O r}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBir th	<DtAndPlcOfBirt h>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
2.205	[0..1]		++++++CreditorAccount	<CtrAcct>	<i>CashAccount16</i>		EE1 DebtorCreditorInformat ionRule (see Rules chapter for details)
	[1..1]		+++++++Identification	<Id>	AccountIdentification4Choice		

	[1..1]	{ O r	+++++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
	[1..1]	O r}	+++++++Other	<Othr>	GenericAccountIdentification1	
	[1..1]		+++++++Identification	<Id>	Max34Text	
2.206	[0..1]		+++++++UltimateCreditor	<UltmtCdtr>	PartyIdentification32	Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[0..1]		+++++++Name	<Nm>	Max140Text	
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{ O r	+++++++OrganisationIdentific ation	<OrgId>	OrganisationIdentification4	
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	
	[1..1]	O r}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..1]		+++++++DateAndPlaceOfBir th	<DtAndPlcOfBirt h>	DateAndPlaceOfBirth	
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate	
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text	
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode	
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	

2.211	[0..1]	+++++RelatedAgents	<RltdAgt>	TransactionAgents2		
2.212	[0..1]	+++++DebtorAgent	<DbtrAgt>	BranchAndFinancialInstitutionIdentification4		
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		
	[0..1]	+++++++BIC	<BIC>	BIC Identifier		
	[0..1]	+++++++Name	<Nm>	Max140Text		
2.213	[0..1]	+++++CreditorAgent	<CdtrAgt>	BranchAndFinancialInstitutionIdentification4		
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		
	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.	
	[0..1]	+++++++Name	<Nm>	Max140Text		
2.214	[0..1]	+++++IntermediaryAgent1	<IntrmyAgt1>	BranchAndFinancialInstitutionIdentification4	Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2	
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		

	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.215	[0..1]	+++++++IntermediaryAgent2	<IntrmyAgt2>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.216	[0..1]	+++++++IntermediaryAgent3	<IntrmyAgt3>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]	+++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++Name	<Nm>	Max140Text	
2.217	[0..1]	+++++ReceivingAgent	<RcvgAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]	+++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]	+++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++Name	<Nm>	Max140Text	
2.218	[0..1]	+++++DeliveringAgent	<DlvrAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]	+++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.219	[0..1]	+++++++IssuingAgent	<lssgAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.220	[0..1]	+++++++SettlementPlace	<SttlmPlc>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: This is typed by a financial institution identification as this is the standard way to identify a securities settlement agent/central system.
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.224	[0..1]		+++++Purpose	<Purp>	<i>Purpose2Choice</i>	Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
2.225	[1..1]	{ O r	+++++Code	<Cd>	ExternalPurpose1Code	
2.226	[1..1]	O r}	+++++Proprietary	<Prtry>	Max35Text	
2.227	[0..10]		+++++RelatedRemittanceInfor mation	<RltdRmtInf>	<i>RemittanceLocation2</i>	

2.234	[1..1]	+++++RemittanceInformation	<RmtInf>	RemittanceInformation5		all information, what is known in underlying message, shall be presented if underlying entry has reference ID and payment details (i.e. in case of intrabank payment), then payment details are presented on unstructured block and reference ID in structured block
2.235	[0..n]	+++++Unstructured	<Ustrd>	Max140Text		Several occurrences may be used (it enables using unstructured remittance information over 140 symbols)
2.236	[0..n]	+++++Structured	<Strd>	StructuredRemittanceInformation7		
2.266	[0..1]	+++++RelatedDates	<RltdDts>	<i>TransactionDates2</i>		
2.267	[0..1]	+++++AcceptanceDateTime	<AcptncDtTm>	ISODatetime		
2.268	[0..1]	+++++TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	ISODate		
2.269	[0..1]	+++++TradeDate	<TradDt>	ISODate		
2.270	[0..1]	+++++InterbankSettlementDate	<IntrBkSttlmDt>	ISODate		
2.271	[0..1]	+++++StartDate	<StartDt>	ISODate		
2.272	[0..1]	+++++EndDate	<EndDt>	ISODate		
2.273	[0..1]	+++++TransactionDateTime	<TxDtTm>	ISODatetime		
2.274	[0..n]	+++++Proprietary	<Prtry>	ProprietaryDate2		
2.275	[1..1]	+++++Type	<Tp>	Max35Text		

2.276	[1..1]	+++++++Date	<Dt>	DateAndDateTimeChoice	
2.292	[0..1]	+++++Tax	<Tax>	TaxInformation3	
	[0..1]	+++++++Creditor	<Cdtr>	TaxParty1	
	[0..1]	+++++++TaxIdentification	<TaxId>	Max35Text	
	[0..1]	+++++++RegistrationIdentification	<RegId>	Max35Text	
	[0..1]	+++++++TaxType	<TaxTp>	Max35Text	
	[0..1]	+++++++Debtor	<Dbtr>	TaxParty2	
	[0..1]	+++++++TaxIdentification	<TaxId>	Max35Text	
	[0..1]	+++++++RegistrationIdentification	<RegId>	Max35Text	
	[0..1]	+++++++TaxType	<TaxTp>	Max35Text	
	[0..1]	+++++++Authorisation	<Authstn>	TaxAuthorisation1	
	[0..1]	+++++++Title	<Titl>	Max35Text	
	[0..1]	+++++++Name	<Nm>	Max140Text	
	[0..1]	+++++++AdministrationZone	<AdmstnZn>	Max35Text	
	[0..1]	+++++++ReferenceNumber	<RefNb>	Max140Text	
	[0..1]	+++++++Method	<Mtd>	Max35Text	
	[0..1]	+++++++TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]	+++++++TotalTaxAmount	<TtlTaxAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]	+++++++Date	<Dt>	ISODate	
	[0..1]	+++++++SequenceNumber	<SeqNb>	Number	
	[0..n]	+++++++Record	<Rcrd>	TaxRecord1	
	[0..1]	+++++++Type	<Tp>	Max35Text	
	[0..1]	+++++++Category	<Ctgy>	Max35Text	
	[0..1]	+++++++CategoryDetails	<CtgyDtls>	Max35Text	
	[0..1]	+++++++DebtorStatus	<DbtrSts>	Max35Text	
	[0..1]	+++++++CertificateIdentification	<CertId>	Max35Text	
	[0..1]	+++++++FormsCode	<FrmsCd>	Max35Text	
	[0..1]	+++++++Period	<Prd>	TaxPeriod1	
	[0..1]	+++++++Year	<Yr>	ISODate	
	[0..1]	+++++++Type	<Tp>	TaxRecordPeriod1Code	
	[0..1]	+++++++FromDate	<FrToDt>	DatePeriodDetails	
	[1..1]	+++++++FromDate	<FrDt>	ISODate	
	[1..1]	+++++++ToDate	<ToDt>	ISODate	

	[0..1]	+++++++TaxAmount	<TaxAmt>	TaxAmount1	
	[0..1]	+++++++Rate	<Rate>	PercentageRate	
	[0..1]	+++++++TaxableBaseAmount	<TaxblBaseAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]	+++++++TotalAmount	<TtlAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..n]	+++++++Details	<Dtls>	TaxRecordDetails1	
	[0..1]	+++++++Period	<Prd>	TaxPeriod1	
	[0..1]	+++++++Year	<Yr>	ISODate	
	[0..1]	+++++++Type	<Tp>	Code	
	[0..1]	+++++++FromDate	<FrToDt>	DatePeriodDetails	
	[1..1]	+++++++FromDate	<FrDt>	ISODate	
	[1..1]	+++++++ToDate	<ToDt>	ISODate	
	[1..1]	+++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]	+++++++AdditionalInformation	<AddtlInf>	Max140Text	
2.293	[0..1]	+++++ReturnInformation	<RtrInf>	ReturnReasonInformation10	
2.294	[0..1]	+++++++OriginalBankTransactionCode	<OrgnlBkTxCd>	BankTransactionCodeStructure4	
2.295	[0..1]	+++++++Domain	<Domn>		Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided
2.296	[1..1]	+++++++Code	<Cd>	ExternalBankTransactionDomain1Code	
2.297	[1..1]	+++++++Family	<Fmly>	BankTransactionCodeStructure6	
2.298	[1..1]	+++++++Code	<Cd>	ExternalBankTransactionFamily1Code	
2.299	[1..1]	+++++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code	
2.300	[0..1]	+++++++Proprietary	<Prtry>	ProprietaryBankTransactionCodeStructure1	
2.301	[1..1]	+++++++Code	<Cd>	Max35Text	
2.302	[0..1]	+++++++Issuer	<lssr>	Max35Text	
2.303	[0..1]	+++++++Originator	<Orgtr>	PartyIdentification32	
	[0..1]	+++++++Name	<Nm>	Max140Text	
	[0..1]	+++++++Identification	<Id>	Choice Component (Party6Choice)	
		Party6Choice			

	[1..1]	{ O r	++++++OrganisationIdentific ation	<Orgld>	OrganisationIdentification4		
	[0..1]		++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		++++++Identification	<ld>	Max35Text		
	[1..1]	O r}	++++++PrivateIdentification	<Prvtld>	PersonIdentification5		
	[0..1]		++++++DateAndPlaceOfBir th	<DtAndPlcOfBirt h>	DateAndPlaceOfBirth		
	[1..1]		++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		++++++Identification	<ld>	Max35Text		
2.304	[0..1]		++++++Reason	<Rsn>	<i>ReturnReason5Choice</i>		
2.305	[1..1]	{ O r	++++++Code	<Cd>	ExternalReturnReason1Code		
2.306	[1..1]	O r}	++++++Proprietary	<Prtry>	Max35Text		
2.313	[0..1]		+++++AdditionalTransactionInf ormation	<AddtlTxInf>	Max500Text		
2.314	[0..1]		+++AdditionalEntryInformation	<AddtlNtryInf>	Max500Text	The voucher code on the electronic account statement is not reported as such. Any voucher information is provided using this element.	
2.315	[0..1]		++AdditionalStatementInformati on	<AddtlStmtInf>	Max500Text		

3.3 B. Report Block (camt.052.001.02)

Index	Mult.	OR	Message Item	<XML Tag>	Type	ISO Rule	Usage
2.0	[1..n]		+Report	<Rpt>	<i>AccountReport11</i>		- Required, may be repeated - repeated for each currency on account - repeated when reported account is changed - always includes balances. Transaction data is optional
2.1	[1..1]		++Identification	<Id>	Max35Text		Unique identification of the account report, provided by the bank
2.2	[1..1]		++ElectronicSequenceNumber	<ElctrcSeqNb>	Number	The sequential number is increased incrementally for each report sent electronically	Sequential number of account report, generated by the bank
2.3	[0..1]		++LegalSequenceNumber	<LglSeqNb>	Number		
2.4	[1..1]		++CreationDateTime	<CreDtTm>	ISODateTime		The date and time (UTC+2) of account report message creation at the bank
2.5	[1..1]		++FromDate	<FrToDt>	<i>DateTimePeriodDetails</i>		Period for what report is generated
	[1..1]		+++FromDate	<FrDtTm>	ISODateTime		
	[1..1]		+++ToDate	<ToDtTm>	ISODateTime		
2.10	[1..1]		++Account	<Acct>	<i>CashAccount20</i>		
	[1..1]		+++Identification	<Id>	AccountIdentification4Choice		
	[1..1]		++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	Account number, for what report is generated

	[0..1]		+++Type	<Tp>	CashAccountType2		
	[1..1]		++++Code	<Cd>	CashAccountType4Code (CACC; CASH; CHAR; CISH; COMM; LOAN; MGLD; MOMA; NREX; ODFT; ONDP; SACC; SLRY; SVGS; TAXE; TRAS)		Account type
	[1..1]		+++Currency	<Ccy>	ActiveOrHistoricCurrencyCode	Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account	Account currency, for what this report block is generated.
	[1..1]		+++Owner	<Ownr>	<i>PartyIdentification32</i>		Account owner information
	[1..1]		++++Name	<Nm>	Max140Text		Name of the account owner
+	[0..1]		++++PostalAddress	<PstlAdr>	PostalAddress6		
	[0..1]		+++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)		Address of the account owner
	[0..1]		+++++Department	<Dept>	Max70Text		
	[0..1]		+++++SubDepartment	<SubDept>	Max70Text		
	[0..1]		+++++StreetName	<StrtNm>	Max70Text		
	[0..1]		+++++BuildingNumber	<BldgNb>	Max16Text		
	[0..1]		+++++PostCode	<PstCd>	Max16Text		
	[0..1]		+++++TownName	<TwnNm>	Max35Text		
	[0..1]		+++++CountrySubdivision	<CtrySubDvsn>	Max35Text		
	[0..1]		+++++Country	<Ctry>	Country Code		
	[0..7]		+++++AddressLine	<AdrLine>	Max70Text		

	[1..1]		++++Identification	<Id>	Choice Component (Party6Choice)		usage rule: either organization identification (in case of legal entity) or private identification (in case of private person) shall be used
	[1..1]	{Or	+++++OrganisationIdentification	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	AnyBIC: Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK	
	[0..n]		+++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++Identification	<Id>	Max35Text		Organization's legal ID
	[1..1]	Or	+++++PrivateIdentification	<PrvtId>	PersonIdentification5		usage rule: either DateAndPlaceOdBirth or Other shall be used
	[0..1]		+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country: The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	
	[0..n]		+++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++Identification	<Id>	Max35Text		
	[0..1]		++++ContactDetails	<CtctDtls>	Component (ContactDetails2)		
	[0..1]		++++Name	<Nm>	Max140Text		
	[0..1]		++++PhoneNumber	<PhneNb>	Phone number		
	[0..1]		++++MobileNumber	<MobNb>	Phone number		
	[0..1]		++++FaxNumber	<FaxNb>	Phone number		
	[0..1]		++++EmailAddress	<EmailAdr>	Max2048Text		
	[0..1]		+++Servicer	<Svcr>	BranchAndFinancialInstitutionIdentification4		

	[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		
	[0..1]		+++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.	
	[0..1]		+++++Name	<Nm>	Max140Text		
+	[0..1]		+++++PostalAddress	<PstlAdr>	Component - See (PostalAddress6 Component)		
	[0..1]		+++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)		If used, then BIZZ
	[0..1]		+++++StreetName	<StrtNm>	Max70Text		
	[0..1]		+++++BuildingNumber	<BldgNb>	Max16Text		
	[0..1]		+++++PostCode	<PstCd>	Max16Text		
	[0..1]		+++++TownName	<TwnNm>	Max35Text		
	[0..1]		+++++CountrySubdivision	<CtrySubDvsn>	Max35Text		
	[0..1]		+++++Country	<Ctry>	Country Code		
	[0..7]		+++++AddressLine	<AdrLine>	Max70Text		
2.11	[0..1]		++RelatedAccount	<RltdAcct>	CashAccount16		in case of Cash pool (Group Account) , the number of the account on the next (upper) level <i>usage rule</i> : same information as for 2.10, shall be provided
	[1..1]		+++Identification	<Id>	AccountIdentification4Choice		
	[1..1]		+++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	
2.12	[0..n]		++Interest	<Intrst>	AccountInterest2		
2.13	[0..1]		+++Type	<Tp>	InterestType1Choice		

2.14	[1..1]		++++Code	<Cd>	<i>InterestType1Code</i>	allowed values: INDY; OVRN	intraday or overnight interest
2.16	[0..n]		+++Rate	<Rate>	<i>Rate3</i>		
2.17	[1..1]		++++Type	<Tp>	<i>RateType4Choice</i>		
2.18	[1..1]	{Or	+++++Percentage	<Pctg>	PercentageRate		
2.19	[1..1]	Or}	+++++Other	<Othr>	Max35Text		
2.23	[0..n]		++Balance	<Bal>	<i>CashBalance3</i>	ForwardBalanceAndAvailabilityRule If Type is equal to ForwardAvailable, Availability is not allowed.	<i>usage rule:</i> at least interim available balance (ITAV) and interim booked balance (ITBD) shall be presented.
2.24	[1..1]		+++Type	<Tp>	<i>BalanceType12</i>		
2.25	[1..1]		++++CodeOrProprietary	<CdOrPrtry>	<i>BalanceType5Choice</i>		
2.26	[1..1]		+++++Code	<Cd>	BalanceType12Code		
2.31	[0..1]		+++CreditLine	<CdtLine>	<i>CreditLine2</i>		(also known as overdraft)
2.32	[1..1]		++++Included	<Incl>	TrueFalseIndicator	Usage: If not present, credit line is not included in the balance amount.	
2.33	[0..1]		++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.34	[1..1]		+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.35	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Usage: A zero balance is considered to be a credit balance	
2.36	[1..1]		+++Date	<Dt>	<i>DateAndDateTimeChoice</i>		
	[1..1]		++++DateTime	<DtTm>	ISODateTime		
2.43	[0..1]		++TransactionsSummary	<TxssSummry>	<i>TotalTransactions2</i>		<i>Usage rule:</i> mandatory in case transactions are reported.
2.44	[0..1]		+++TotalEntries	<TtlNtries>	<i>NumberAndSumOfTransactions2</i>		
2.45	[0..1]		++++NumberOfEntries	<NbOfNtries>	Max15NumericText		
2.46	[0..1]		++++Sum	<Sum>	DecimalNumber		

2.47	[0..1]		++++TotalNetEntryAmount	<TtlNetNtryAmt >	DecimalNumber		
2.48	[0..1]		++++CreditDebitIndicator	<CdtDbtInd>	Code	When this message item is present, one of the following CreditDebitCode values must be used: CRDT, DBIT	
2.49	[0..1]		+++TotalCreditEntries	<TtlCdtNtries>	<i>NumberAndSumOfTransactions1</i>		<i>Usage rule: mandatory in case transactions are reported.</i>
2.50	[0..1]		++++NumberOfEntries	<NbOfNtries>	Max15NumericText		Optional
2.51	[0..1]		++++Sum	<Sum>	DecimalNumber		<i>Usage rule: mandatory in case transactions are reported.</i>
2.52	[0..1]		+++TotalDebitEntries	<TtlDbtNtries>			<i>Usage rule: mandatory in case transactions are reported.</i>
2.53	[0..1]		++++NumberOfEntries	<NbOfNtries>	Max15NumericText		optional
2.54	[0..1]		++++Sum	<Sum>	DecimalNumber		<i>Usage rule: mandatory in case transactions are reported.</i>
2.55	[0..1]		+++TotalEntriesPerBankTransactionCode	<TtlNtriesPerBkTxCd>	TotalsPerBankTransactionCode2		<i>usage rule: when used, then presented for each Bank Transaction code, used in Entry</i>
2.61	[1..1]		++++BankTransactionCode	<BkTxCd>	<i>BankTransactionCodeStructure4</i>	<i>DomainOrProprietaryRule: Either Proprietary or Domain or both must be present. FamilyAndSubFamilyRule: If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.</i>	<i>usage rule: Using of ISO codes is always mandatory; Proprietary shall be present also, if used in Entry block</i>

2.62	[0..1]		+++++Domain	<Domn>		R2; Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.63	[1..1]		+++++Code	<Cd>	ExternalBankTransactionDomain1Code		
2.64	[1..1]		+++++Family	<Fmly>	BankTransactionCodeStructure6		
2.65	[1..1]		+++++Code	<Cd>	ExternalBankTransactionFamily1Code		
2.66	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code		
2.67	[0..1]		+++++Proprietary	<Prtry>	ProprietaryBankTransactionCodeStructure1	R2	
2.68	[1..1]		+++++Code	<Cd>	Max35Text		
2.69	[0..1]		+++++Issuer	<Issr>	Max35Text		
2.76	[0..n]		++Entry	<Ntry>	ReportEntry2	Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).	
2.77	[0..1]		+++EntryReference	<NtryRef>	Max35Text		
2.78	[1..1]		+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.79	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Usage: A zero balance is considered to be a credit balance	

2.80	[0..1]		+++ReversalIndicator	<RvslInd>	TrueFalseIndicator	Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.	Used in case Entry is a reversal.
2.81	[1..1]		+++Status	<Sts>	EntryStatus2Code	Allowed values: BOOK; INFO; PDNG	All statuses can be used Please consult your Bank on usage of possible statuses
2.82	[0..1]		+++BookingDate	<BookgDt>	<i>DateAndDateTimeChoice</i>	Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.	
	[1..1]		++++Date	<Dt>	ISODate		
2.83	[1..1]		+++ValueDate	<ValDt>	<i>DateAndDateTimeChoice</i>	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.	
	[1..1]		++++Date	<Dt>	ISODate		
2.84	[1..1]		+++AccountServicerReference	<AcctSvcrRef>	Max35Text		
2.91	[1..1]		+++BankTransactionCode	<BkTxCd>	<i>BankTransactionCodeStructure4</i>	<i>DomainOrProprietaryRule</i> : Either Proprietary or Domain or both must be present. <i>FamilyAndSubFamilyRule</i> : If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.	Usage rule: using of ISO codes is mandatory. Using Proprietary is optional
2.92	[1..1]		++++Domain	<Domn>	<i>BankTransactionCodeStructure5</i>	Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.93	[1..1]		+++++Code	<Cd>	<i>ExternalBankTransactionDomain1Code</i>		
2.94	[1..1]		+++++Family	<Fmly>	<i>BankTransactionCodeStructure6</i>		

2.95	[1..1]		+++++Code	<Cd>	ExternalBankTransactionFamily1Code	
2.96	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code	
2.97	[0..1]		++++Proprietary	<Prtry>	<i>ProprietaryBankTransactionCodeStructure1</i>	
2.98	[1..1]		++++Code	<Cd>	Max35Text	
2.99	[0..1]		++++Issuer	<Issr>	Max35Text	
2.101	[0..1]		+++AdditionalInformationIndicator	<AddtlInfInd>	<i>MessageIdentification2</i>	
2.102	[0..1]		++++MessageNameIdentification	<MsgNmId>	Max35Text	
2.103	[0..1]		++++MessageIdentification	<MsgId>	Max35Text	
2.135	[1..n]		+++EntryDetails	<NtryDtls>	<i>EntryDetails1</i>	
2.136	[0..1]		++++Batch	<Btch>	<i>BatchInformation2</i>	
2.137	[0..1]		+++++MessageIdentification	<MsgId>	Max35Text	
2.138	[0..1]		+++++PaymentInformationIdentification	<PmtInfId>	Max35Text	
2.139	[0..1]		+++++NumberOfTransactions	<NbOfTxs>	Max15NumericText	
2.140	[0..1]		+++++TotalAmount	<TtlAmt>	ActiveOrHistoricCurrencyAndAmount	
2.141	[0..1]		+++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	
2.142	[1..n]		++++TransactionDetails	<TxDtls>	<i>EntryTransaction2</i>	
2.143	[1..1]		++++References	<Refs>	<i>TransactionReferences2</i>	
2.144	[0..1]		+++++MessageIdentification	<MsgId>	Max35Text	(message identification of underlying transaction)
2.145	[1..1]		+++++AccountServicerReference	<AcctSvcrRef>	Max35Text	unique reference of transaction, provided by Bank

2.147	[0..1]		++++++InstructionIdentification	<InstrId>	Max35Text	Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.	<i>usage rule:</i> if not present on transaction message NOTPROVIDED shall be added.
2.148	[1..1]		++++++EndToEndIdentification	<EndToEndId>	Max35Text	Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.	The End to End Id. <i>Usage rule:</i> In the case it is not available, the value must be NOTPROVIDED.
2.149	[0..1]		++++++TransactionIdentification	<TxId>	Max35Text	Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.	

2.150	[0..1]		+++++MandateIdentification	<MndtId>	Max35Text		usage rule: in case of Direct Debit transaction, Unique Mandate ID shall be presented (in SDD AT-01 - Unique Mandate reference; in local Direct Debit Payer Agreement number)
2.151	[0..1]		+++++ChequeNumber	<ChqNb>	Max35Text		
2.154	[1..1]		+++++Type	<Tp>	Max35Text	Card number in case of card transaction usage rule: Only the 6 first and 4 last numbers of the card can be shown (others are replaced with fill characters X).	
2.155	[1..1]		+++++Reference	<Ref>	Max35Text	Store's filing reference. The data indicates the seller's identifying information from a card transaction received through the payment terminal service.	
2.156	[0..1]		+++++AmountDetails	<AmtDtls>	<i>AmountAndCurrencyExchange3</i>	Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.	

	[0..1]		+++++++InstructedAmount	<InstdAmt>	AmountAndCurrencyExchangeDetails3	
	[1..1]		+++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]		+++++++CurrencyExchange	<CcyXchg>	CurrencyExchange5	
	[1..1]		+++++++SourceCurrency	<SrcCcy>	ActiveOrHistoricCurrencyCode	
	[0..1]		+++++++TargetCurrency	<TrgtCcy>	ActiveOrHistoricCurrencyCode	
	[0..1]		+++++++UnitCurrency	<UnitCcy>	ActiveOrHistoricCurrencyCode	
	[1..1]		+++++++ExchangeRate	<XchgRate>	BaseOneRate	Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate =UnitCurrency/QuotedCurrency).
	[0..1]		+++++++TransactionAmount	<TxAmt>	AmountAndCurrencyExchangeDetails3	always provided for both specifying transactions and single entry transactions. If the transaction is a currency entry, the applicable exchange rate is provided in the CcyXch element of the TxAmt element, using at least SourceCurrency, TargetCurrency, UnitCurrency and ExchangeRate elements
	[1..1]		+++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]		+++++++CurrencyExchange	<CcyXchg>	CurrencyExchange5	Mandatory in case of currency conversion entry
	[1..1]		+++++++SourceCurrency	<SrcCcy>	ActiveOrHistoricCurrencyCode	Mandatory in case of currency conversion entry

	[0..1]		+++++++TargetCurrency	<TrgtCcy>	ActiveOrHistoricCurrencyCode		Mandatory in case of currency conversion entry
	[0..1]		+++++++UnitCurrency	<UnitCcy>	ActiveOrHistoricCurrencyCode		Mandatory in case of currency conversion entry
	[1..1]		+++++++ExchangeRate	<XchgRate>	BaseOneRate	Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate =UnitCurrency/QuotedCurrency).	Mandatory in case of currency conversion entry
2.163	[0..1]		+++++BankTransactionCode	<BkTxCd>	<i>BankTransactionCodeStructure4</i>		<i>Usage rule:</i> When used, then ISO codes are always mandatory.
2.164	[1..1]		+++++Domain	<Domn>	<i>BankTransactionCodeStructure5</i>	Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.165	[1..1]		+++++++Code	<Cd>	<i>ExternalBankTransactionDomain1Code</i>		
2.166	[1..1]		+++++++Family	<Fmly>	<i>BankTransactionCodeStructure6</i>		
2.167	[1..1]		+++++++Code	<Cd>	ExternalBankTransactionFamily1Code		
2.168	[1..1]		+++++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code		
2.169	[0..1]		+++++Proprietary	<Prtry>	<i>ProprietaryBankTransactionCodeStructure1</i>		
2.170	[1..1]		+++++++Code	<Cd>	Max35Text		
2.171	[0..1]		+++++++Issuer	<Issr>	Max35Text		

2.172	[0..n]		+++++Charges	<Chrgs>	<i>ChargesInformation6</i>	Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking
2.173	[0..1]		++++++TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	ActiveOrHistoricCurrencyAndAmount	
2.174	[1..1]		++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
2.175	[0..1]		++++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Usage: A zero amount is considered to be a credit
2.176	[0..1]		++++++Type	<Tp>	<i>ChargeType2Choice</i>	
2.177	[1..1]		+++++++Code	<Cd>	ChargeType1Code	Allowed values: BRKF; COMM
2.180	[0..1]		++++++Bearer	 	Code	When this message item is present, one of the following ChargeBearerType1Code values must be used: CRED, DEBT, SHAR, SLEV
2.181	[0..1]		++++++Party	<Pty>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]		++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.

	[0..1]		+++++++Name	<Nm>	Max140Text		
2.182	[0..1]		+++++++Tax	<Tax>	<i>TaxCharges2</i>		
2.183	[0..1]		+++++++Identification	<Id>	Max35Text		VAT
2.184	[0..1]		+++++++Rate	<Rate>	PercentageRate		
2.185	[0..1]		+++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.186	[0..n]		+++++++Interest	<Intrst>	<i>TransactionInterest2</i>	Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.	
2.187	[1..1]		+++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.188	[1..1]		+++++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode		
2.189	[0..1]		+++++++Type	<Tp>	<i>InterestType1Choice</i>		
2.190	[1..1]	{Or	+++++++Code	<Cd>	InterestType1Code	Values: INDY; OVRN	
2.191	[1..1]	Or}	+++++++Proprietary	<Prtry>	Max35Text		
2.192	[0..n]		+++++++Rate	<Rate>	<i>Rate3</i>		
2.193	[1..1]		+++++++Type	<Tp>	<i>RateType4Choice</i>		
2.194	[1..1]	{Or	+++++++Percentage	<Pctg>	PercentageRate		
2.195	[1..1]	Or}	+++++++Other	<Othr>	Max35Text		
2.198	[0..1]		+++++++Reason	<Rsn>	Max35Text		
2.199	[0..1]		+++++++RelatedParties	<RltdPties>	<i>TransactionParty2</i>		
2.200	[0..1]		+++++++InitiatingParty	<InitgPty>	<i>PartyIdentification32</i>		
	[0..1]		+++++++Name	<Nm>	Max140Text		
	[0..1]		+++++++Identification	<Id>	Party6Choice		
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		

	[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice		
	[1..1]	{Or}	+++++++Code	<Cd>	ExternalOrganisationIdentification1Code		
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice		
		{Or	+++++++Code	<Cd>	ExternalOrganisationIdentification1Code		
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
2.201	[0..1]		+++++++Debtor	<Dbtr>	<i>PartyIdentification32</i>		EE1 DebtorCreditorInformationRule (see Rules chapter for details)
	[0..1]		+++++++Name	<Nm>	Max140Text		
	[0..1]		+++++++PostalAddress	<PstlAdr>	PostalAddress6		
	[0..1]		+++++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)		
	[0..1]		+++++++Department	<Dept>	Max70Text		
	[0..1]		+++++++SubDepartment	<SubDept>	Max70Text		
	[0..1]		+++++++StreetName	<StrtNm>	Max70Text		
	[0..1]		+++++++BuildingNumber	<BldgNb>	Max16Text		

	[0..1]		+++++++PostCode	<PstCd>	Max16Text		
	[0..1]		+++++++TownName	<TwnNm>	Max35Text		
	[0..1]		+++++++CountrySubdivision	<CtrySubDvsn>	Max35Text		
	[0..1]		+++++++Country	<Ctry>	Country Code		
	[0..7]		+++++++AddressLine	<AdrLine>	Max70Text		
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)		
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice		
	[1..1]	{Or	+++++++Code	<Cd>	ExternalOrganisationIdentification1Code		
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[0..1]		+++++++ProvinceOfBirth	<PrvcOfBirth>	Max35Text		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice		
	[1..1]	{Or	+++++++Code	<Cd>	ExternalPersonIdentification1Code		
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		

2.202	[0..1]		+++++DebtorAccount	<DbtrAcct>	CashAccount16		EE1 DebtorCreditorInformationRule (see Rules chapter for details)
	[1..1]		+++++Identification	<Id>	AccountIdentification4Choice		
	[1..1]	{Or	+++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	
	[1..1]	Or}	+++++Other	<Othr>	GenericAccountIdentification1		
	[1..1]		+++++Identification	<Id>	Max34Text		
2.203	[0..1]		+++++UltimateDebtor	<UltmtDbtr>	PartyIdentification32		Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[0..1]		+++++Name	<Nm>	Max140Text		
	[0..1]		+++++Identification	<Id>	Choice Component (Party6Choice)		
	[1..1]	{Or	+++++OrganisationIdentification	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++Identification	<Id>	Max35Text		
	[1..1]	Or}	+++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++Identification	<Id>	Max35Text		

2.204	[0..1]		+++++++Creditor	<Cdtr>	<i>PartyIdentification32</i>		EE1 DebtorCreditorInformationRule (see Rules chapter for details)
	[0..1]		+++++++Name	<Nm>	Max140Text		
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)		Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice		
	[1..1]	{Or	+++++++Code	<Cd>	ExternalOrganisationIdentification1Code		
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[0..1]		+++++++ProvinceOfBirth	<PrvcOfBirth>	Max35Text		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice		
	[1..1]	{Or	+++++++Code	<Cd>	ExternalPersonIdentification1Code		
	[1..1]	Or}	+++++++Proprietary	<Prtry>	Max35Text		

	[0..1]		+++++++Issuer	<Issr>	Max35Text		
2.205	[0..1]		+++++++CreditorAccount	<CdtrAcct>	CashAccount16		EE1 DebtorCreditorInformationRule (see Rules chapter for details)
	[1..1]		+++++++Identification	<Id>	AccountIdentification4Choice		
	[1..1]	{Or	+++++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	
	[1..1]	Or}	+++++++Other	<Othr>	GenericAccountIdentification1		
	[1..1]		+++++++Identification	<Id>	Max34Text		
2.206	[0..1]		+++++++UltimateCreditor	<UltmtCdtr>	PartyIdentification32		Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[0..1]		+++++++Name	<Nm>	Max140Text		
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)		
2.211	[0..1]		+++++++RelatedAgents	<RltdAgts>	TransactionAgents2		
2.212	[0..1]		+++++++DebtorAgent	<DbtrAgt>	BranchAndFinancialInstitutionIdentification4		
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		
	[0..1]		+++++++BIC	<BIC>	BIC Identifier		
	[0..1]		+++++++Name	<Nm>	Max140Text		
2.213	[0..1]		+++++++CreditorAgent	<CdtrAgt>	BranchAndFinancialInstitutionIdentification4		
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		

	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.214	[0..1]		+++++++IntermediaryAgent1	<IntrmyAgt1>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.215	[0..1]		+++++++IntermediaryAgent2	<IntrmyAgt2>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.216	[0..1]		+++++++IntermediaryAgent3	<IntrmyAgt3>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.217	[0..1]		+++++++ReceivingAgent	<RcvgAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.218	[0..1]		+++++++DeliveringAgent	<DlvrAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.219	[0..1]		+++++++IssuingAgent	<IssgAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.220	[0..1]		+++++++SettlementPlace	<StlmPlc>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: This is typed by a financial institution identification as this is the standard way to identify a securities settlement agent/central system.
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	

2.224	[0..1]		+++++Purpose	<Purp>	<i>Purpose2Choice</i>	Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
2.225	[1..1]	{Or	+++++Code	<Cd>	ExternalPurpose1Code	
2.226	[1..1]	Or}	+++++Proprietary	<Prtry>	Max35Text	
2.227	[0..10]		+++++RelatedRemittanceInformation	<RltdRmtInf>	<i>RemittanceLocation2</i>	
2.234	[1..1]		+++++RemittanceInformation	<RmtInf>	RemittanceInformation5	all information, what is known in underlying message, shall be presented if underlying entry has reference ID and payment details (e.g. in case of intrabank payment), then payment details are presented on unstructured block and reference ID in structured block

2.235	[0..n]		++++++Unstructured	<Ustrd>	Max140Text		Several occurrences may be used (it enables using unstructured remittance information over 140 symbols)
2.236	[0..n]		++++++Structured	<Strd>	StructuredRemittanceInformation7		
2.266	[0..1]		+++++RelatedDates	<RltdDts>	<i>TransactionDates2</i>		
2.267	[0..1]		+++++AcceptanceDateTime	<AcptncDtTm>	ISODateTime		
2.268	[0..1]		+++++TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	ISODate		
2.269	[0..1]		+++++TradeDate	<TradDt>	ISODate		
2.270	[0..1]		+++++InterbankSettlementDate	<IntrBkSttlmDt>	ISODate		
2.271	[0..1]		+++++StartDate	<StartDt>	ISODate		
2.272	[0..1]		+++++EndDate	<EndDt>	ISODate		
2.273	[0..1]		+++++TransactionDateTime	<TxDtTm>	ISODateTime		
2.274	[0..n]		+++++Proprietary	<Prtry>	ProprietaryDate2		
2.275	[1..1]		+++++Type	<Tp>	Max35Text		
2.276	[1..1]		+++++Date	<Dt>	DateAndDateTimeChoice		
2.292	[0..1]		+++++Tax	<Tax>	<i>TaxInformation3</i>		
	[0..1]		+++++Creditor	<Cdtr>	<i>TaxParty1</i>		
	[0..1]		+++++TaxIdentification	<TaxId>	Max35Text		
	[0..1]		+++++RegistrationIdentification	<RegnId>	Max35Text		
	[0..1]		+++++TaxType	<TaxTp>	<i>Max35Text</i>		
	[0..1]		+++++Debtor	<Dbtr>	<i>TaxParty2</i>		
	[0..1]		+++++TaxIdentification	<TaxId>	<i>Max35Text</i>		
	[0..1]		+++++RegistrationIdentification	<RegnId>	<i>Max35Text</i>		
	[0..1]		+++++TaxType	<TaxTp>	<i>Max35Text</i>		
	[0..1]		+++++Authorisation	<Authstn>	<i>TaxAuthorisation1</i>		
	[0..1]		+++++Title	<Titl>	<i>Max35Text</i>		
	[0..1]		+++++Name	<Nm>	<i>Max140Text</i>		
	[0..1]		+++++AdministrationZone	<AdmstnZn>	<i>Max35Text</i>		
	[0..1]		+++++ReferenceNumber	<RefNb>	<i>Max140Text</i>		
	[0..1]		+++++Method	<Mtd>	<i>Max35Text</i>		
	[0..1]		+++++TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	<i>ActiveOrHistoricCurrencyAndAmount</i>		

	[0..1]		+++++TotalTaxAmount	<TtlTaxAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]		+++++Date	<Dt>	ISODate	
	[0..1]		+++++SequenceNumber	<SeqNb>	Number	
	[0..n]		+++++Record	<Rcrd>	TaxRecord1	
	[0..1]		+++++Type	<Tp>	Max35Text	
	[0..1]		+++++Category	<Ctgy>	Max35Text	
	[0..1]		+++++CategoryDetails	<CtgyDtls>	Max35Text	
	[0..1]		+++++DebtorStatus	<DbtrSts>	Max35Text	
	[0..1]		+++++CertificatIdentification	<CertId>	Max35Text	
	[0..1]		+++++FormsCode	<FrmsCd>	Max35Text	
	[0..1]		+++++Period	<Prd>	TaxPeriod1	
	[0..1]		+++++Year	<Yr>	ISODate	
	[0..1]		+++++Type	<Tp>	TaxRecordPeriod1Code	
	[0..1]		+++++FromToDate	<FrToDt>	DatePeriodDetails	
	[1..1]		+++++FromDate	<FrDt>	ISODate	
	[1..1]		+++++ToDate	<ToDt>	ISODate	
	[0..1]		+++++TaxAmount	<TaxAmt>	TaxAmount1	
	[0..1]		+++++Rate	<Rate>	PercentageRate	
	[0..1]		+++++TaxableBaseAmount	<TaxblBaseAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]		+++++TotalAmount	<TtlAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..n]		+++++Details	<Dtls>	<i>TaxRecordDetails 1</i>	
	[0..1]		+++++Period	<Prd>	<i>TaxPeriod1</i>	
	[0..1]		+++++Year	<Yr>	ISODate	
	[0..1]		+++++Type	<Tp>	Code	
	[0..1]		+++++FromToDate	<FrToDt>	DatePeriodDetails	
	[1..1]		+++++FromDate	<FrDt>	ISODate	
	[1..1]		+++++ToDate	<ToDt>	ISODate	
	[1..1]		+++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]		+++++AdditionalInformation	<AddtlInf>	Max140Text	
2.293	[0..1]		+++++ReturnInformation	<RtrlInf>	<i>ReturnReasonInformation10</i>	
2.294	[0..1]		+++++OriginalBankTransactionCode	<OrgnlBkTxCd>	<i>BankTransactionCodeStructure4</i>	

2.295	[0..1]		+++++Domain	<Domn>		Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided
2.296	[1..1]		+++++Code	<Cd>	ExternalBankTransactionDomain1Code	
2.297	[1..1]		+++++Family	<Fmly>	<i>BankTransactionCodeStructure6</i>	
2.298	[1..1]		+++++Code	<Cd>	ExternalBankTransactionFamily1Code	
2.299	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code	
2.300	[0..1]		+++++Proprietary	<Prtry>	<i>ProprietaryBankTransactionCodeStructure1</i>	
2.301	[1..1]		+++++Code	<Cd>	Max35Text	
2.302	[0..1]		+++++Issuer	<Issr>	Max35Text	
2.303	[0..1]		+++++Originator	<Orgtr>	<i>PartyIdentification32</i>	
	[0..1]		+++++Name	<Nm>	Max140Text	
	[0..1]		+++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{Or	+++++OrganisationIdentification	<Orgld>	OrganisationIdentification4	
	[0..1]		+++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	
	[0..n]		+++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		+++++Identification	<Id>	Max35Text	
	[1..1]	Or }	+++++PrivateIdentification	<Prvtld>	PersonIdentification5	
	[0..1]		+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth	
	[1..1]		+++++BirthDate	<BirthDt>	ISODate	
	[1..1]		+++++CityOfBirth	<CityOfBirth>	Max35Text	
	[1..1]		+++++CountryOfBirth	<CtryOfBirth>	CountryCode	
	[0..n]		+++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		+++++Identification	<Id>	Max35Text	
2.304	[0..1]		+++++Reason	<Rsn>	<i>ReturnReason5Choice</i>	
2.305	[1..1]	{Or	+++++Code	<Cd>	ExternalReturnReason1Code	

2.306	[1..1]	Or }	+++++++Proprietary	<Prtry>	Max35Text	
2.313	[0..1]		+++++AdditionalTransactionIn formation	<AddtlTxInf>	Max500Text	
2.314	[0..1]		+++AdditionalEntryInformatio n	<AddtlNtryInf>	Max500Text	The voucher code on the electronic account statement is not reported as such. Any voucher information is provided using this element.
2.315	[0..1]		++AdditionalStatementInform ation	<AddtlStmtInf>	Max500Text	

3.4 B. Notification Block (camt.054.001.02)

Index	Mult.	O R	Message Item	<XML Tag>	Type	ISO Rule	Usage
2.0	[1..n]		+Notification	<Ntfcnt>	<i>AccountNotification2</i>		- Required, may be repeated - repeated for each currency on account - repeated when reported account is changed - Always includes transaction data
2.1	[1..1]		++Identification	<Id>	Max35Text		Unique identification of the notification, provided by the bank
2.2	[0..1]		++ElectronicSequenceNumber	<ElctrcSeqNb>	Number	The sequential number is increased incrementally for each report sent electronically	Sequential number of notification, generated by the bank
2.3	[0..1]		++LegalSequenceNumber	<LglSeqNb>	Number		
2.4	[1..1]		++CreationDateTime	<CreDtTm>	ISODateTime		The date and time (UTC+2) of account statement message

						creation at the bank
2.5	[1..1]	++FromDate	<FrToDt>	<i>DateTimePeriodDetails</i>		
	[1..1]	+++FromDateTime	<FrDtTm>	ISODateTime		
	[1..1]	+++ToDateTime	<ToDtTm>	ISODateTime		
2.10	[1..1]	++Account	<Acct>	<i>CashAccount20</i>		
	[1..1]	+++Identification	<Id>	AccountIdentification4Choice		
	[1..1]	++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	Account number, for what statement is generated
	[0..1]	+++Type	<Tp>	CashAccountType2		
	[1..1]	++++Code	<Cd>	CashAccountType4Code (CACC; CASH; CHAR; CISH; COMM; LOAN; MGLD; MOMA; NREX; ODFT; ONDP; SACC; SLRY; SVGS; TAXE; TRAS)		Account type
	[0..1]	+++Currency	<Ccy>	ActiveOrHistoricCurrencyCode	Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account	Account currency, for what this statement block is generated.
	[1..1]	+++Owner	<Ownr>	<i>PartyIdentification32</i>		Account owner information
	[1..1]	++++Name	<Nm>	Max140Text		Name of the account owner

+	[0..1]		++++PostalAddress	<PstlAdr>	PostalAddress6		
	[0..1]		+++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)		Address of the account owner
	[0..1]		+++++Department	<Dept>	Max70Text		
	[0..1]		+++++SubDepartment	<SubDept>	Max70Text		
	[0..1]		+++++StreetName	<StrtNm>	Max70Text		
	[0..1]		+++++BuildingNumber	<BldgNb>	Max16Text		
	[0..1]		+++++PostCode	<PstCd>	Max16Text		
	[0..1]		+++++TownName	<TwnNm>	Max35Text		
	[0..1]		+++++CountrySubdivision	<CtrySubDvsn>	Max35Text		
	[0..1]		+++++Country	<Ctry>	Country Code		
	[0..7]		+++++AddressLine	<AdrLine>	Max70Text		
	[1..1]		++++Identification	<Id>	Choice Component (Party6Choice)		<i>usage rule: either organization identification (in case of legal entity) or private identification (in case of private person) shall be used</i>
	[1..1]	{ O r	+++++OrganisationIdentification	<Orgld>	OrganisationIdentification4		
	[0..1]		+++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	AnyBIC: Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK	
	[0..n]		+++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++Identification	<Id>	Max35Text		Organization's legal ID
	[1..1]	O r }	+++++PrivateIdentification	<PrvtId>	PersonIdentification5		<i>usage rule: either DateAndPlaceOfBirth or Other shall be used</i>
	[0..1]		+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country: The code is checked against the list of	

					country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	[0..n]	+++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]	+++++Identification	<Id>	Max35Text	
	[0..1]	++++ContactDetails	<CtctDtls>	Component (ContactDetails2)	
	[0..1]	++++Name	<Nm>	Max140Text	
	[0..1]	++++PhoneNumber	<PhneNb>	Phone number	
	[0..1]	++++MobileNumber	<MobNb>	Phone number	
	[0..1]	++++FaxNumber	<FaxNb>	Phone number	
	[0..1]	++++EmailAddress	<EmailAdr>	Max2048Text	
	[0..1]	+++Servicer	<Svcr>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]	++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	++++Name	<Nm>	Max140Text	
+	[0..1]	++++PostalAddress	<PstlAdr>	Component - See (PostalAddress6 Component)	
	[0..1]	++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)	If used, then BIZZ
	[0..1]	++++StreetName	<StrtNm>	Max70Text	
	[0..1]	++++BuildingNumber	<BldgNb>	Max16Text	
	[0..1]	++++PostCode	<PstCd>	Max16Text	
	[0..1]	++++TownName	<TwnNm>	Max35Text	
	[0..1]	++++CountrySubdivision	<CtrySubDvsn>	Max35Text	
	[0..1]	++++Country	<Ctry>	Country Code	
	[0..7]	++++AddressLine	<AdrLine>	Max70Text	

2.11	[0..1]		++RelatedAccount	<RltdAcct>	CashAccount16		in case of Cash pool (Group Account) , the number of the account on the next (upper) level <i>usage rule:</i> same information as for 2.10, shall be provided
	[1..1]		+++Identification	<Id>	AccountIdentification4Choice		
	[1..1]		++++IBAN	<IBAN>	IBAN2007Identifier		IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
2.12	[0..n]		++Interest	<Intrst>	AccountInterest2		
2.13	[0..1]		+++Type	<Tp>	InterestType1Choice		
2.14	[1..1]		++++Code	<Cd>	InterestType1Code	allowed values: INDY; OVRN	intraday or overnight interest
2.16	[0..n]		+++Rate	<Rate>	Rate3		
2.17	[1..1]		++++Type	<Tp>	RateType4Choice		
2.18	[1..1]	{ O r }	+++++Percentage	<Pctg>	PercentageRate		
2.19	[1..1]	O r }	+++++Other	<Othr>	Max35Text		
2.23	[0..1]		++TransactionsSummary	<TxsSummry>	TotalTransactions2		
2.24	[0..1]		+++TotalEntries	<TtlNtries>	NumberAndSumOfTransactions2		
2.25	[0..1]		++++NumberOfEntries	<NbOfNtries>	Max15NumericText		
2.26	[0..1]		++++Sum	<Sum>	DecimalNumber		
2.27	[0..1]		++++TotalNetEntryAmount	<TtlNetNtryAmt >	DecimalNumber		
2.28	[0..1]		++++CreditDebitIndicator	<CdtDbtInd>	Code	When this message item is present, one of the following CreditDebitCode values must be used: CRDT, DBIT	

2.29	[1..1]		+++TotalCreditEntries	<TtlCdtNtries>	NumberAndSumOfTransactions 1		
2.30	[0..1]		++++NumberOfEntries	<NbOfNtries>	Max15NumericText		
2.31	[1..1]		++++Sum	<Sum>	DecimalNumber		
2.32	[1..1]		+++TotalDebitEntries	<TtlDbtNtries>			
2.33	[0..1]		++++NumberOfEntries	<NbOfNtries>	Max15NumericText		
2.34	[1..1]		++++Sum	<Sum>	DecimalNumber		
2.35	[0..n]		+++TotalEntriesPerBankTransactionCode	<TtlNtriesPerBankTxCd>	TotalsPerBankTransactionCode2		usage rule: presented for each Bank Transaction code, used in Entry)
2.36	[0..1]		++++NumberOfEntries	<NbOfNtries>	Max15NumericText		
2.37	[0..1]		++++Sum	<Sum>	DecimalNumber		
2.38	[0..1]		++++TotalNetEntryAmount	<TtlNetNtryAmt>	DecimalNumber		
2.39	[0..1]		++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	If TotalNetEntryAmount is present, then CreditDebitIndicator should be present	

2.41	[1..1]		++++BankTransactionCode	<BkTxCd>	BankTransactionCodeStructure4	DomainOrProprietaryRule: Either Proprietary or Domain or both must be present. FamilyAndSubFamilyRule: If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.	usage rule: Using of ISO codes is always mandatory; Proprietary shall be present also, if used in Entry block
2.42	[1..1]		+++++Domain	<Domn>		Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.43	[1..1]		+++++Code	<Cd>	ExternalBankTransactionDomain1Code		
2.44	[1..1]		+++++Family	<Fmly>	BankTransactionCodeStructure6		
2.45	[1..1]		+++++Code	<Cd>	ExternalBankTransactionFamily1Code		
2.46	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code		
2.47	[0..1]		+++++Proprietary	<Prtry>	ProprietaryBankTransactionCodeStructure1		
2.48	[1..1]		+++++Code	<Cd>	Max35Text		
2.49	[0..1]		+++++Issuer	<Issr>	Max35Text		
2.56	[1..n]		++Entry	<Ntry>	ReportEntry2	Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).	Usage rule: only booked transactions are presented
2.57	[0..1]		+++EntryReference	<NtryRef>	Max35Text		
2.58	[1..1]		+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
2.59	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Usage: A zero balance is considered to be a credit balance	

2.60	[0..1]		+++ReversalIndicator	<RvslInd>	TrueFalseIndicator	Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry.	Used in case Entry is a reversal.
2.61	[1..1]		+++Status	<Sts>	EntryStatus2Code	Allowed values: BOOK; INFO; PDNG	
2.62	[1..1]		+++BookingDate	<BookgDt>	<i>DateAndDateTimeChoice</i>	Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date.	
	[1..1]		++++Date	<Dt>	ISODate		
2.63	[1..1]		+++ValueDate	<ValDt>	<i>DateAndDateTimeChoice</i>	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.	

	[1..1]		++++Date	<Dt>	ISODate		
2.64	[1..1]		+++AccountServicerReference	<AcctSvcrRef>	Max35Text		
2.71	[1..1]		+++BankTransactionCode	<BkTxCd>	<i>BankTransactionCodeStructure4</i>	<p><i>DomainOrProprietaryRule</i>: Either Proprietary or Domain or both must be present.</p> <p><i>FamilyAndSubFamilyRule</i>: If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.</p>	Usage rule: using of ISO codes is mandatory. Using Proprietary is optional
2.72	[1..1]		++++Domain	<Domn>	<i>BankTransactionCodeStructure5</i>	Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.73	[1..1]		+++++Code	<Cd>	<i>ExternalBankTransactionDomain1Code</i>		
2.74	[1..1]		+++++Family	<Fmly>	<i>BankTransactionCodeStructure6</i>		
2.75	[1..1]		++++++Code	<Cd>	ExternalBankTransactionFamily1Code		
2.76	[1..1]		++++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code		
2.77	[0..1]		++++Proprietary	<Prtry>	<i>ProprietaryBankTransactionCodeStructure1</i>		
2.78	[1..1]		+++++Code	<Cd>	Max35Text		
2.79	[0..1]		+++++Issuer	<Issr>	Max35Text		
2.81	[0..1]		+++AdditionalInformationIndicator	<AddtlInflnd>	<i>MessageIdentification2</i>		
2.82	[0..1]		++++MessageNameIdentification	<MsgNmId>	Max35Text		

		n				
2.83	[0..1]	++++MessageIdentification	<MsgId>	Max35Text		
2.11 5	[1..n]	+++EntryDetails	<NtryDtIs>	<i>EntryDetails1</i>		
2.11 6	[0..1]	++++Batch	<Btch>	<i>BatchInformation2</i>		
2.11 7	[0..1]	+++++MessageIdentification	<MsgId>	Max35Text		
2.11 8	[0..1]	+++++PaymentInformationIdentification	<PmtInfId>	Max35Text		
2.11 9	[0..1]	+++++NumberOfTransactions	<NbOfTxs>	Max15NumericText		
2.12 0	[0..1]	+++++TotalAmount	<TtlAmt>	ActiveOrHistoricCurrencyAndAmount		
2.12 1	[0..1]	+++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode		
2.12 2	[1..n]	++++TransactionDetails	<TxDtIs>	<i>EntryTransaction2</i>		
2.12 3	[1..1]	+++++References	<Refs>	<i>TransactionReferences2</i>		
2.12 4	[0..1]	+++++MessageIdentification	<MsgId>	Max35Text		(message identification of underlying transaction)
2.12 5	[1..1]	+++++AccountServicerReference	<AcctSvcrRef>	Max35Text		unique reference of transaction, provided by Bank
2.12 6	[0..1]	+++++PaymentInformationIdentification	<PmtInfId>	Max35Text		
2.12 7	[0..1]	+++++InstructionIdentification	<InstrId>	Max35Text	Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.	<i>usage rule:</i> if not present on transaction message NOTPROVIDED shall be added.

2.12 8	[1..1]	++++++EndToEndIdentification	<EndToEndId>	Max35Text	<p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p>	<p>The End to End Id. <i>Usage rule:</i> In the case it is not available, the value must be NOTPROVIDED.</p>
2.12 9	[0..1]	++++++TransactionIdentification	<TxId>	Max35Text	<p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p>	

2.13 0	[0..1]	++++++MandateIdentification	<MndtId>	Max35Text		usage rule: in case of Direct Debit transaction, Unique Mandate ID shall be presented (in SDD AT-01 - Unique Mandate reference; in local Direct Debit Payer Agreement number)
2.13 1	[0..1]	++++++ChequeNumber	<ChqNb>	Max35Text		
2.13 3	[0..1]	++++++Proprietary	<Prtry>	<i>ProprietaryReference1</i>		
2.13 4	[1..1]	+++++++Type	<Tp>	Max35Text	Card number in case of card transaction usage rule: Only the 6 first and 4 last numbers of the card can be shown (others are replaced with fill characters X).	
2.13 5	[1..1]	+++++++Reference	<Ref>	Max35Text	Store's filing reference. The data indicates the seller's identifying information from a card transaction received through the payment terminal service.	

2.13 6	[0..1]	+++++AmountDetails	<AmtDtls>	<i>AmountAndCurrencyExchange3</i>	Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.
	[0..1]	++++++InstructedAmount	<InstdAmt>	<i>AmountAndCurrencyExchangeDetails3</i>	
	[1..1]	+++++++Amount	<Amt>	<i>ActiveOrHistoricCurrencyAndAmount</i>	
	[0..1]	+++++++CurrencyExchange	<CcyXchg>	<i>CurrencyExchange5</i>	
	[1..1]	+++++++SourceCurrency	<SrcCcy>	<i>ActiveOrHistoricCurrencyCode</i>	
	[0..1]	+++++++TargetCurrency	<TrgtCcy>	<i>ActiveOrHistoricCurrencyCode</i>	
	[0..1]	+++++++UnitCurrency	<UnitCcy>	<i>ActiveOrHistoricCurrencyCode</i>	
	[1..1]	+++++++ExchangeRate	<XchgRate>	<i>BaseOneRate</i>	Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate =UnitCurrency/QuotedCurrency).
	[0..1]	++++++TransactionAmount	<TxAmt>	<i>AmountAndCurrencyExchangeDetails3</i>	always provided for both specifying transactions and single entry transactions. If the transaction is a currency entry, the applicable exchange rate is provided in the CcyXch element of the TxAmt element, using at least SourceCurrency, see ISO rule for currency entry

					TargetCurrency, UnitCurrency and ExchangeRate elements	
	[1..1]	+++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		
	[0..1]	+++++++CurrencyExchange	<CcyXchg>	CurrencyExchange5		Mandatory in case of currency conversion entry
	[1..1]	+++++++SourceCurrency	<SrcCcy>	ActiveOrHistoricCurrencyCode		Mandatory in case of currency conversion entry
	[0..1]	+++++++TargetCurrency	<TrgtCcy>	ActiveOrHistoricCurrencyCode		Mandatory in case of currency conversion entry
	[0..1]	+++++++UnitCurrency	<UnitCcy>	ActiveOrHistoricCurrencyCode		Mandatory in case of currency conversion entry
	[1..1]	+++++++ExchangeRate	<XchgRate>	BaseOneRate	Usage: ExchangeRate expresses the ratio between UnitCurrency and QuotedCurrency (ExchangeRate =UnitCurrency/QuotedCurrency).	Mandatory in case of currency conversion entry
2.14 3	[0..1]	+++++BankTransactionCode	<BkTxCd>	BankTransactionCodeStructure4		Usage rule: When used, then ISO codes are always mandatory.

2.14 4	[1..1]	+++++Domain	<Domn>	<i>BankTransactionCodeStructure5</i>	Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided	
2.14 5	[1..1]	+++++++Code	<Cd>	<i>ExternalBankTransactionDomain1Code</i>		
2.14 6	[1..1]	+++++++Family	<Fmly>	<i>BankTransactionCodeStructure6</i>		
2.14 7	[1..1]	+++++++Code	<Cd>	ExternalBankTransactionFamily1Code		
2.14 8	[1..1]	+++++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code		
2.14 9	[0..1]	+++++Proprietary	<Prtry>	<i>ProprietaryBankTransactionCodeStructure1</i>		
2.15 0	[1..1]	+++++++Code	<Cd>	Max35Text		
2.15 1	[0..1]	+++++++Issuer	<Issr>	Max35Text		
2.15 2	[0..n]	+++++Charges	<Chrgs>	<i>ChargesInformation6</i>	Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking	
2.15 3	[0..1]	+++++TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmt>	ActiveOrHistoricCurrencyAndAmount		
2.15 4	[1..1]	+++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		

2.15 5	[0..1]	++++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Usage: A zero amount is considered to be a credit	
2.15 6	[0..1]	++++++Type	<Tp>	ChargeType2Choice		
2.15 7	[1..1]	++++++Code	<Cd>	ChargeType1Code	Allowed values: BRKF; COMM	
2.16 0	[0..1]	++++++Bearer	 	When this message item is present, one of the following ChargeBearerType1Code values must be used: CRED, DEBT, SHAR, SLEV		
2.16 1	[0..1]	++++++Party	<Pty>	BranchAndFinancialInstitutionIdentification4		
	[1..1]	++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		
	[0..1]	++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.	
	[0..1]	++++++Name	<Nm>	Max140Text		
2.16 2	[0..1]	++++++Tax	<Tax>	TaxCharges2		
2.16 3	[0..1]	++++++Identification	<Id>	Max35Text		VAT
2.16 4	[0..1]	++++++Rate	<Rate>	PercentageRate		
2.16 5	[0..1]	++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount		

2.16 6	[0..n]		+++++Interest	<Intrst>	<i>TransactionInterest2</i>	Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking.
2.16 7	[1..1]		+++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
2.16 8	[1..1]		+++++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	
2.16 9	[0..1]		+++++Type	<Tp>	<i>InterestType1Choice</i>	
2.17 0	[1..1]	{ O r	+++++Code	<Cd>	InterestType1Code	Values: INDY; OVRN
2.17 1	[1..1]	O r}	+++++Proprietary	<Prtry>	Max35Text	
2.17 2	[0..n]		+++++Rate	<Rate>	<i>Rate3</i>	
2.17 3	[1..1]		+++++Type	<Tp>	<i>RateType4Choice</i>	
2.17 4	[1..1]	{ O r	+++++Percentage	<Pctg>	PercentageRate	
2.17 5	[1..1]	O r}	+++++Other	<Othr>	Max35Text	
2.17 8	[0..1]		+++++Reason	<Rsn>	Max35Text	
2.17 9	[0..1]		+++++RelatedParties	<RltdPties>	<i>TransactionParty2</i>	
2.18 0	[0..1]		+++++InitiatingParty	<InitgPty>	<i>PartyIdentification32</i>	
	[0..1]		+++++Name	<Nm>	Max140Text	

	[0..1]		++++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	O r}	++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..1]		++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier	
	[0..n]		++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		++++++Identification	<Id>	Max35Text	
	[0..1]		++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]	{ O r	++++++Code	<Cd>	ExternalOrganisationIdentification1Code	
	[1..1]	O r}	++++++Proprietary	<Prtry>	Max35Text	
	[0..1]		++++++Issuer	<Issr>	Max35Text	
	[1..1]	O r}	++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..1]		++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth	
	[1..1]		++++++BirthDate	<BirthDt>	ISODate	
	[1..1]		++++++CityOfBirth	<CityOfBirth>	Max35Text	
	[1..1]		++++++CountryOfBirth	<CtryOfBirth>	CountryCode	
	[0..n]		++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		++++++Identification	<Id>	Max35Text	
	[0..1]		++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice	
	[1..1]	{ O r	++++++Code	<Cd>	ExternalPersonIdentification1Code	
	[1..1]	O r}	++++++Proprietary	<Prtry>	Max35Text	
	[0..1]		++++++Issuer	<Issr>	Max35Text	
2.18 1	[0..1]		++++++Debtor	<Dbtr>	<i>PartyIdentification32</i>	EE1 DebtorCreditorInformationRule (see Rules chapter for details)
	[0..1]		++++++Name	<Nm>	Max140Text	
	[0..1]		++++++PostalAddress	<PstlAdr>	PostalAddress6	

[0..1]		+++++++AddressType	<AdrTp>	AddressType2Code (ADDR; BIZZ; DLVY; HOME; MLTO; PBOX)		
[0..1]		+++++++Department	<Dept>	Max70Text		
[0..1]		+++++++SubDepartment	<SubDept>	Max70Text		
[0..1]		+++++++StreetName	<StrtNm>	Max70Text		
[0..1]		+++++++BuildingNumber	<BldgNb>	Max16Text		
[0..1]		+++++++PostCode	<PstCd>	Max16Text		
[0..1]		+++++++TownName	<TwnNm>	Max35Text		
[0..1]		+++++++CountrySubdivision	<CtrySubDvsn>	Max35Text		
[0..1]		+++++++Country	<Ctry>	Country Code		
[0..7]		+++++++AddressLine	<AdrLine>	Max70Text		
[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)		
[1..1]	{ O r	+++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4		
[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
[1..1]		+++++++Identification	<Id>	Max35Text		
[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice		
[1..1]	{ O r	+++++++Code	<Cd>	ExternalOrganisationIdentification1Code		
[1..1]	O r	+++++++Proprietary	<Prtry>	Max35Text		
[0..1]		+++++++Issuer	<Issr>	Max35Text		
[1..1]	O r	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		

	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice		
	[1..1]	{ O r	+++++++Code	<Cd>	ExternalPersonIdentification1Code		
	[1..1]	O r}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
2.18 2	[0..1]		+++++DebtorAccount	<DbtrAcct>	<i>CashAccount16</i>		EE1 DebtorCreditorInformationRule (see Rules chapter for details)
	[1..1]		+++++Identification	<Id>	AccountIdentification4Choice		
	[1..1]	{ O r	+++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	
	[1..1]	O r}	+++++Other	<Othr>	GenericAccountIdentification1		
	[1..1]		+++++Identification	<Id>	Max34Text		
2.18 3	[0..1]		+++++UltimateDebtor	<UltmtDbtr>	<i>PartyIdentification32</i>		Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[0..1]		+++++Name	<Nm>	Max140Text		
	[0..1]		+++++Identification	<Id>	Choice Component (Party6Choice)		

	[1..1]	{ O r	+++++++OrganisationIdentifica tion	<Orgld>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<ld>	Max35Text		
	[1..1]	O r}	+++++++PrivatIdentification	<Prvtld>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBirt h	<DtAndPlcOfBi rth>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<ld>	Max35Text		
2.18 4	[0..1]		+++++++Creditor	<Cdtr>	<i>PartyIdentification32</i>		EE1 DebtorCreditorInformat ionRule (see Rules chapter for details)
	[0..1]		+++++++Name	<Nm>	Max140Text		
	[0..1]		+++++++Identification	<ld>	Choice Component (Party6Choice)		Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[1..1]	{ O r	+++++++OrganisationIdentification	<Orgld>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<ld>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice		

	[1..1]	{ O r	+++++++Code	<Cd>	ExternalOrganisationIdentification1Code		
	[1..1]	O r}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
	[1..1]	O r}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice		
	[1..1]	{ O r	+++++++Code	<Cd>	ExternalPersonIdentification1Code		
	[1..1]	O r}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
2.18 5	[0..1]		+++++++CreditorAccount	<CdtrAcct>	<i>CashAccount16</i>		EE1 DebtorCreditorInformationRule (see Rules chapter for details)
	[1..1]		+++++++Identification	<Id>	AccountIdentification4Choice		
	[1..1]	{ O r	+++++++IBAN	<IBAN>	IBAN2007Identifier	IBAN: A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.	
	[1..1]	O r}	+++++++Other	<Othr>	GenericAccountIdentification1		
	[1..1]		+++++++Identification	<Id>	Max34Text		

2.18 6	[0..1]		++++++UltimateCreditor	<UltmtCdtr>	PartyIdentification32		Used in case Creditor/ Debtor has entered the data. Same information is used as in underlying document (or transaction)
	[0..1]		+++++++Name	<Nm>	Max140Text		
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)		
	[1..1]	{ O r	+++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice		
	[1..1]	{ O r	+++++++Code	<Cd>	ExternalOrganisationIdentification1Code		
	[1..1]	O r}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
	[1..1]	O r}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice		
	[1..1]	{ O r	+++++++Code	<Cd>	ExternalPersonIdentification1Code		

	[1..1]	O r}	+++++++Proprietary	<Prtry>	Max35Text		
	[0..1]		+++++++Issuer	<Issr>	Max35Text		
2.19 1	[0..1]		+++++RelatedAgents	<RltdAgts>	<i>TransactionAgents2</i>		
2.19 2	[0..1]		+++++DebtorAgent	<DbtrAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>		
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	<i>Component (FinancialInstitutionIdentification7)</i>		
	[0..1]		+++++++BIC	<BIC>	BIC Identifier		
	[0..1]		+++++++Name	<Nm>	Max140Text		
2.19 3	[0..1]		+++++CreditorAgent	<CdtrAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>		
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.	
	[0..1]		+++++++Name	<Nm>	Max140Text		
2.19 4	[0..1]		+++++IntermediaryAgent1	<IntrmyAgt1>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2	
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)		

	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.19 5	[0..1]	+++++++IntermediaryAgent2	<IntrmyAgt2>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.19 6	[0..1]	+++++++IntermediaryAgent3	<IntrmyAgt3>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.19 7	[0..1]	+++++++ReceivingAgent	<RcvgAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.19 8	[0..1]	+++++++DeliveringAgent	<DlvrAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.199	[0..1]	+++++++IssuingAgent	<lssgAgt>	<i>BranchAndFinancialInstitutionIdentification4</i>	
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]	+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]	+++++++Name	<Nm>	Max140Text	
2.200	[0..1]	+++++++SettlementPlace	<SttlmPlc>	<i>BranchAndFinancialInstitutionIdentification4</i>	Usage: This is typed by a financial institution identification as this is the standard way to identify a securities settlement agent/central system.
	[1..1]	+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	

	[0..1]		+++++++BIC	<BIC>	BIC Identifier	BIC: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE.
	[0..1]		+++++++Name	<Nm>	Max140Text	
2.20 4	[0..1]		+++++Purpose	<Purp>	<i>Purpose2Choice</i>	Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
2.20 5	[1..1]	{ O r	+++++Code	<Cd>	ExternalPurpose1Code	
2.20 6	[1..1]	O r}	+++++Proprietary	<Prtry>	Max35Text	
2.20 7	[0..10]		+++++RelatedRemittanceInfor mation	<RltdRmtInf>	<i>RemittanceLocation2</i>	

2.21 4	[1..1]	+++++RemittanceInformation	<RmtInf>	RemittanceInformation5		all information, what is known in underlying message, shall be presented if underlying entry has reference ID and payment details (i.e. Payments transferred using ESTA), then payment details are presented on unstructured block and reference ID in structured block
2.21 5	[0..n]	+++++Unstructured	<Ustrd>	Max140Text		Several occurrences may be used (it enables using unstructured remittance information over 140 symbols)
2.21 6	[0..n]	+++++Structured	<Strd>	StructuredRemittanceInformation7		
2.24 6	[0..1]	+++++RelatedDates	<RltdDts>	<i>TransactionDates2</i>		
2.267	[0..1]	+++++AcceptanceDateTime	<AcptncDtTm>	ISODateTime		
2.268	[0..1]	+++++TradeActivityContractualSettlementDate	<TradActvtyCtrctlSttlmDt>	ISODate		
2.269	[0..1]	+++++TradeDate	<TradDt>	ISODate		
2.270	[0..1]	+++++InterbankSettlementDate	<IntrBkSttlmDt>	ISODate		
2.271	[0..1]	+++++StartDate	<StartDt>	ISODate		
2.272	[0..1]	+++++EndDate	<EndDt>	ISODate		
2.273	[0..1]	+++++TransactionDateTime	<TxDtTm>	ISODateTime		
2.274	[0..n]	+++++Proprietary	<Prtry>	ProprietaryDate2		

2.275	[1..1]	+++++++Type	<Tp>	Max35Text	
2.276	[1..1]	+++++++Date	<Dt>	DateAndDateTimeChoice	
2.272	[0..1]	+++++Tax	<Tax>	<i>TaxInformation3</i>	
	[0..1]	+++++Creditor	<Cdtr>	<i>TaxParty1</i>	
	[0..1]	+++++++TaxIdentification	<TaxId>	Max35Text	
	[0..1]	+++++++RegistrationIdentification	<RegId>	Max35Text	
	[0..1]	+++++++TaxType	<TaxTp>	<i>Max35Text</i>	
	[0..1]	+++++Debtor	<Dbtr>	<i>TaxParty2</i>	
	[0..1]	+++++++TaxIdentification	<TaxId>	<i>Max35Text</i>	
	[0..1]	+++++++RegistrationIdentification	<RegId>	<i>Max35Text</i>	
	[0..1]	+++++++TaxType	<TaxTp>	<i>Max35Text</i>	
	[0..1]	+++++++Authorisation	<Authstn>	<i>TaxAuthorisation1</i>	
	[0..1]	+++++++Title	<Titl>	<i>Max35Text</i>	
	[0..1]	+++++++Name	<Nm>	<i>Max140Text</i>	
	[0..1]	+++++AdministrationZone	<AdmstnZn>	<i>Max35Text</i>	
	[0..1]	+++++ReferenceNumber	<RefNb>	<i>Max140Text</i>	
	[0..1]	+++++Method	<Mtd>	<i>Max35Text</i>	
	[0..1]	+++++TotalTaxableBaseAmount	<TtlTaxblBaseAmt>	<i>ActiveOrHistoricCurrencyAndAmount</i>	
	[0..1]	+++++TotalTaxAmount	<TtlTaxAmt>	<i>ActiveOrHistoricCurrencyAndAmount</i>	
	[0..1]	+++++Date	<Dt>	<i>ISODate</i>	
	[0..1]	+++++SequenceNumber	<SeqNb>	Number	
	[0..n]	+++++Record	<Rcrd>	<i>TaxRecord1</i>	
	[0..1]	+++++++Type	<Tp>	<i>Max35Text</i>	
	[0..1]	+++++++Category	<Ctgy>	<i>Max35Text</i>	
	[0..1]	+++++++CategoryDetails	<CtgyDtls>	<i>Max35Text</i>	
	[0..1]	+++++++DebtorStatus	<DbtrSts>	<i>Max35Text</i>	
	[0..1]	+++++++CertificateIdentification	<CertId>	<i>Max35Text</i>	
	[0..1]	+++++++FormsCode	<FrmsCd>	<i>Max35Text</i>	
	[0..1]	+++++++Period	<Prd>	<i>TaxPeriod1</i>	
	[0..1]	+++++++Year	<Yr>	<i>ISODate</i>	
	[0..1]	+++++++Type	<Tp>	<i>TaxRecordPeriod1Code</i>	
	[0..1]	+++++++FromDate	<FrDt>	<i>DatePeriodDetails</i>	
	[1..1]	+++++++FromDate	<FrDt>	<i>ISODate</i>	

	[1..1]	+++++++ToDate	<ToDt>	ISODate	
	[0..1]	+++++++TaxAmount	<TaxAmt>	TaxAmount1	
	[0..1]	+++++++Rate	<Rate>	PercentageRate	
	[0..1]	+++++++TaxableBaseAmount	<TaxblBaseAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]	+++++++TotalAmount	<TtlAmt>	ActiveOrHistoricCurrencyAndAmount	
	[0..n]	+++++++Details	<DtIs>	TaxRecordDetails1	
	[0..1]	+++++++Period	<Prd>	TaxPeriod1	
	[0..1]	+++++++Year	<Yr>	ISODate	
	[0..1]	+++++++Type	<Tp>	Code	
	[0..1]	+++++++FromToDate	<FrToDt>	DatePeriodDetails	
	[1..1]	+++++++FromDate	<FrDt>	ISODate	
	[1..1]	+++++++ToDate	<ToDt>	ISODate	
	[1..1]	+++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
	[0..1]	+++++++AdditionalInformation	<AddtlInf>	Max140Text	
2.27 3	[0..1]	+++++ReturnInformation	<RtrInf>	ReturnReasonInformation10	
2.27 4	[0..1]	+++++OriginalBankTransaction Code	<OrgnlBkTxCd >	BankTransactionCodeStructure4	
2.27 5	[0..1]	+++++++Domain	<Domn>		Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided
2.27 6	[1..1]	+++++++Code	<Cd>	ExternalBankTransactionDomain1Code	
2.27 7	[1..1]	+++++++Family	<Fmly>	BankTransactionCodeStructure6	
2.27 8	[1..1]	+++++++Code	<Cd>	ExternalBankTransactionFamily1Code	
2.27 9	[1..1]	+++++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code	
2.28 0	[0..1]	+++++++Proprietary	<Prtry>	ProprietaryBankTransactionCodeStructure1	
2. 281	[1..1]	+++++++Code	<Cd>	Max35Text	

2.282	[0..1]		+++++++Issuer	<Issr>	Max35Text		
2.283	[0..1]		++++++Originator	<Orgtr>	<i>PartyIdentification32</i>		
	[0..1]		+++++++Name	<Nm>	Max140Text		
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)		
			Party6Choice				
	[1..1]	{ O r	+++++++OrganisationIdentifica tion	<Orgld>	OrganisationIdentification4		
	[0..1]		+++++++BICOrBEI	<BICOrBEI>	AnyBICIdentifier		
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
	[1..1]	O r}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5		
	[0..1]		+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		
	[1..1]		+++++++BirthDate	<BirthDt>	ISODate		
	[1..1]		+++++++CityOfBirth	<CityOfBirth>	Max35Text		
	[1..1]		+++++++CountryOfBirth	<CtryOfBirth>	CountryCode		
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1		
	[1..1]		+++++++Identification	<Id>	Max35Text		
2.284	[0..1]		++++++Reason	<Rsn>	<i>ReturnReason5Choice</i>		
2.285	[1..1]	{ O r	+++++++Code	<Cd>	ExternalReturnReason1Code		
2.286	[1..1]	O r}	+++++++Proprietary	<Prtry>	Max35Text		
2.293	[0..1]		+++++AdditionalTransactionInfo r m a t i o n	<AddtlTxInf>	Max500Text		

2.29 4	[0..1]	+++AdditionalEntryInformation	<AddtlNtryInf>	Max500Text	The voucher code on the electronic account statement is not reported as such. Any voucher information is provided using this element.	
2.29 5	[0..1]	++AdditionalStatementInformation	<AddtlStmntInf>	Max500Text		

4 Rules

Rule name	Description
EE1 DebtorCreditorInformationRule	Depending of the bank: Debtor, DebtorAccount, Creditor and CreditorAccount information blocks might not be presented with transactions of ones account. For examlpe, the transactions may be (not complete list): <ul style="list-style-type: none"> - debited service fees by the Bank - currency conversions on account

5 Character set

The characters allowed in the UNIFI messages are those of the UTF8 standard. However, only the set of Latin characters generally used in international communication, is generally supported.

It contains the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

Space

Also characters Ä, Ö, Ů, Ž, Š and ä, ö, ů, ž, š are presented, when available.

6 APPENDIX 1 – Account statement example

Account statement, presenting following transactions on multicurrency account:

- Debiting of 3 EUR payments as batch (batch booking, where one entry is generated for 3 payments. Payment details are included)
- Debit of summed up service fee of previous batch debit
- Currency conversion from EUR to RUB (as EUR was selected as cover currency for RUB payment)
- Credit of RUB account as a result of EUR to RUB currency conversion
- Debit of RUB payment

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02 camt.053.001.02.xsd">
  <BkToCstmrStmnt>
```

```
<!--
```

Example of Account statement message, where reporting is done for one account but two currencies (EUR and RUB).

```
-->
```

```
    <GrpHdr>
      <MsgId>STMMSGID/20111125/1</MsgId>
      <CreDtTm>2011-11-26T05:30:47+02:00</CreDtTm>
      <MsgPgntn>
        <PgNb>1</PgNb>
        <LastPgInd>true</LastPgInd>
      </MsgPgntn>
    </GrpHdr>
```

```
<!--
```

Statement block for the EUR transactions on account.

```
-->
```

```
    <Stmnt>
      <Id>EE481012345678901234EUR20111125/1</Id>
      <ElctrncSeqNb>1</ElctrncSeqNb>
```

```
<LglSeqNb>1</LglSeqNb>
<CreDtTm>2011-11-26T05:30:50+02:00</CreDtTm>
<FrToDt>
  <FrDtTm>2011-11-25T00:00:01</FrDtTm>
  <ToDtTm>2011-11-25T23:59:59</ToDtTm>
</FrToDt>
<Acct>
  <Id>
    <IBAN>EE481012345678901234</IBAN>
  </Id>
  <Tp>
    <Cd>CASH</Cd>
  </Tp>
  <Ccy>EUR</Ccy>
  <Ownr>
    <Nm>AS XML</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>12345678</Id>
        </Othr>
      </OrgId>
    </Id>
  </Ownr>
  <Svcr>
    <FinInstnId>
      <BIC>EEUHEE2X</BIC>
      <Nm>AS SEB Pank</Nm>
      <PstlAdr>
        <AdrTp>BIZZ</AdrTp>
        <StrtNm>Tornimäe</StrtNm>
        <BldgNb>2</BldgNb>
        <PstCd>15010</PstCd>
        <TwnNm>Tallinn</TwnNm>
        <CtrySubDvsn>Harjumaa</CtrySubDvsn>
        <Ctry>EE</Ctry>
      </PstlAdr>
    </FinInstnId>
  </Svcr>
```

```
</Acct>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>false</Incl>
    <Amt Ccy="EUR">80000.00</Amt>
  </CdtLine>
  <Amt Ccy="EUR">1000</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2011-11-25</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <CdtLine>
    <Incl>false</Incl>
    <Amt Ccy="EUR">80000.00</Amt>
  </CdtLine>
  <Amt Ccy="EUR">75692.77</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Dt>
    <Dt>2011-11-25</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLAV</Cd>
    </CdOrPrtry>
  </Tp>
```

```
    <CdtLine>
      <Incl>true</Incl>
      <Amt Ccy="EUR">80000.00</Amt>
    </CdtLine>
    <Amt Ccy="EUR">4307.23</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
      <Dt>2011-11-25</Dt>
    </Dt>
  </Bal>
  <TxSummary>
    <TtlCdtNtries>
      <NbOfNtries>0</NbOfNtries>
      <Sum>0.00</Sum>
    </TtlCdtNtries>
    <TtlDbtNtries>
      <NbOfNtries>3</NbOfNtries>
      <Sum>76692.77</Sum>
    </TtlDbtNtries>
  </TxSummary>
  <Ntry>
```

```
<!--
```

```
Debit of 3 credit transfer using batch booking
```

```
-->
```

```
    <NtryRef>1</NtryRef>
    <Amt Ccy="EUR">2500.00</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Sts>BOOK</Sts>
    <BookgDt>
      <Dt>2011-11-25</Dt>
    </BookgDt>
    <ValDt>
      <Dt>2011-11-25</Dt>
    </ValDt>
    <AcctSvcrRef>20111125ARCH001</AcctSvcrRef>
    <BkTxCd>
      <Domn>
        <Cd>PMNT</Cd>
      <Fmly>
```

```
                <Cd>ICDT</Cd>
                <SubFmlyCd>ESCT</SubFmlyCd>
            </Fmly>
        </Domn>
    </BkTxCd>
    <NtryDtls>
        <Btch>
            <MsgId>87fbf20111125/1</MsgId>
            <PmtInflId>PMTID001</PmtInflId>
            <NbOfTxes>3</NbOfTxes>
            <TtlAmt Ccy="EUR">2500.00</TtlAmt>
            <CdtDbtInd>DBIT</CdtDbtInd>
        </Btch>
        <TxDtls>
            <Refs>
                <MsgId>87fbf20111125/1</MsgId>
                <AcctSvcrRef>20111125ARCH001_1</AcctSvcrRef>
                <EndToEndId>123</EndToEndId>
                <TxId>20111125ARCH001_1</TxId>
            </Refs>
            <AmtDtls>
                <TxAmt>
                    <Amt Ccy="EUR">1000.00</Amt>
                </TxAmt>
            </AmtDtls>
            <BkTxCd>
                <Domn>
                    <Cd>PMNT</Cd>
                    <Fmly>
                        <Cd>ICDT</Cd>
                        <SubFmlyCd>ESCT</SubFmlyCd>
                    </Fmly>
                </Domn>
            </BkTxCd>
            <RltdPties>
                <Dbtr>
                    <Nm>AS XML</Nm>
                    <PstlAdr>
                        <Ctry>EE</Ctry>
                    </PstlAdr>
                </Dbtr>
            </RltdPties>
        </TxDtls>
    </NtryDtls>
</BkTxCd>
```

```
        <AdrLine>Metsa 2, Tallinn</AdrLine>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>EE481012345678901234</IBAN>
      </Id>
      <Tp>
        <Cd>CASH</Cd>
      </Tp>
      <Ccy>EUR</Ccy>
    </DbtrAcct>
    <Cdtr>
      <Nm>AS ISO</Nm>
      <PstlAdr>
        <Ctry>EE</Ctry>
        <AdrLine>Leevikese 5, Tallinn</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>EE212200223456789102</IBAN>
      </Id>
    </CdtrAcct>
  </RltdPties>
  <RltdAgts>
    <DbtrAgt>
      <FinInstnId>
        <BIC>EEUHEE2X</BIC>
      </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>HABAE2X</BIC>
      </FinInstnId>
    </CdtrAgt>
  </RltdAgts>
  <RmtInf>
    <Strd>
```

```
<CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
  </Tp>
  <Ref>88069400003</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>
</TxDtIs>
<TxDtIs>
  <Refs>
    <MsgId>87fbf20111125/1</MsgId>
    <AcctSvcrRef>20111125ARCH001_2</AcctSvcrRef>
    <EndToEndId>124</EndToEndId>
    <TxId>20111125ARCH001_2</TxId>
  </Refs>
  <AmtDtIs>
    <TxAmt>
      <Amt Ccy="EUR">850.00</Amt>
    </TxAmt>
  </AmtDtIs>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>ICDT</Cd>
        <SubFmlyCd>ESCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <RltdPtIs>
    <Dbtr>
      <Nm>AS XML</Nm>
      <PstlAdr>
        <Ctry>EE</Ctry>
        <AdrLine>Metsa 2, Tallinn</AdrLine>
      </PstlAdr>
    </Dbtr>
  </RltdPtIs>
</TxDtIs>
```

```
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>EE481012345678901234</IBAN>
  </Id>
  <Tp>
    <Cd>CASH</Cd>
  </Tp>
  <Ccy>EUR</Ccy>
</DbtrAcct>
<Cdtr>
  <Nm>TUIISK TAAVI</Nm>
  <PstlAdr>
    <Ctry>EE</Ctry>
    <AdrLine>Kullerkupu 7,Tallinn</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>EE051010012345678901</IBAN>
  </Id>
</CdtrAcct>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BIC>EEUHEE2X</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>EEUHEE2X</BIC>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>PALK</Ustrd>
</RmtInf>
</TxDtIs>
```

```
<TxDtls>
  <Refs>
    <MsgId>87fbf20111125/1</MsgId>
    <AcctSvcrRef>20111125ARCH001_3</AcctSvcrRef>
    <EndToEndId>125</EndToEndId>
    <TxId>20111125ARCH001_3</TxId>
  </Refs>
  <AmtDtls>
    <TxAmt>
      <Amt Ccy="EUR">650.00</Amt>
    </TxAmt>
  </AmtDtls>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>ICDT</Cd>
        <SubFmlyCd>ESCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <RltdPties>
    <Dbtr>
      <Nm>AS XML</Nm>
      <PstlAdr>
        <Ctry>EE</Ctry>
        <AdrLine>Metsa 2, Tallinn</AdrLine>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>EE481012345678901234</IBAN>
      </Id>
      <Tp>
        <Cd>CASH</Cd>
      </Tp>
      <Ccy>EUR</Ccy>
    </DbtrAcct>
  </RltdPties>
  <Cdtr>
```

```
<Nm>PEKKONEN JUHANI</Nm>
<PstlAdr>
  <Ctry>FI</Ctry>
  <AdrLine>TUUSULANTAIVAL 1, HELSINKI</AdrLine>
</PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>FI3733012345678910</IBAN>
  </Id>
</CdtrAcct>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BIC>EEUHEE2X</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>ESSEFIHX</BIC>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>PALKKA</Ustrd>
</RmtInf>
</TxDtIs>
</NtryDtIs>
</Ntry>
<Ntry>
```

```
<!--
Debit of summed up charges of previous debit
-->
```

```
<NtryRef>2</NtryRef>
<Amt Ccy="EUR">0.72</Amt>
<CdtDbtInd>DBIT</CdtDbtInd>
<Sts>BOOK</Sts>
<BookgDt>
```

```

        <Dt>2011-11-25</Dt>
    </BookgDt>
    <ValDt>
        <Dt>2011-11-25</Dt>
    </ValDt>
    <AcctSvcrRef>20111125ARCH002</AcctSvcrRef>
    <BkTxCd>
        <Domn>
            <Cd>PMNT</Cd>
            <Fmly>
                <Cd>ICDT</Cd>
                <SubFmlyCd>COMM</SubFmlyCd>
            </Fmly>
        </Domn>
    </BkTxCd>
    <NtryDtls>
        <TxDtls>
            <Refs>
                <Msgld>87fbf20111125/1</Msgld>
                <AcctSvcrRef>20111125ARCH002</AcctSvcrRef>
                <EndToEndId>NOTPROVIDED</EndToEndId>
            </Refs>
            <AmtDtls>
                <TxAmt>
                    <Amt Ccy="EUR">0.72</Amt>
                </TxAmt>
            </AmtDtls>
            <RmtInf>
                <Ustrd>Koondmakse PMTID001 teenustasu</Ustrd>
            </RmtInf>
        </TxDtls>
    </NtryDtls>
</Ntry>
<Ntry>
    <!--
    Currency conversion
    -->
    <NtryRef>3</NtryRef>
    <Amt Ccy="EUR">74192.05</Amt>

```

```
<CdtDbtInd>DBIT</CdtDbtInd>
<Sts>BOOK</Sts>
<BookgDt>
  <Dt>2011-11-25</Dt>
</BookgDt>
<ValDt>
  <Dt>2011-11-25</Dt>
</ValDt>
<AcctSvcrRef>20111125ARCH003</AcctSvcrRef>
<BkTxCd>
  <Domn>
    <Cd>FORX</Cd>
    <Fmly>
      <Cd>OTHR</Cd>
      <SubFmlyCd>OTHR</SubFmlyCd>
    </Fmly>
  </Domn>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <Refs>
      <MsgId>MSGID/20111125/2</MsgId>
      <AcctSvcrRef>20111125ARCH003</AcctSvcrRef>
      <EndToEndId>126</EndToEndId>
    </Refs>
    <AmtDtls>
      <InstdAmt>
        <Amt Ccy="RUB">3000000.00</Amt>
      </InstdAmt>
      <TxAmt>
        <Amt Ccy="EUR">74192.05</Amt>
        <CcyXchg>
          <SrcCcy>EUR</SrcCcy>
          <TrgtCcy>RUB</TrgtCcy>
          <UnitCcy>EUR</UnitCcy>
          <XchgRate>40.4356</XchgRate>
        </CcyXchg>
      </TxAmt>
    </AmtDtls>
  </TxDtls>
</NtryDtls>
</BkTxCd>
</AcctSvcrRef>
</ValDt>
</BookgDt>
</Sts>
</CdtDbtInd>
```

```
<RltdPties>
  <Dbtr>
    <Nm>AS XML</Nm>
    <PstlAdr>
      <Ctry>EE</Ctry>
      <AdrLine>Metsa 2, Tallinn</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>EE481012345678901234</IBAN>
    </Id>
    <Tp>
      <Cd>CASH</Cd>
    </Tp>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <Cdtr>
    <Nm>AS XML</Nm>
    <PstlAdr>
      <Ctry>EE</Ctry>
      <AdrLine>Metsa 2, Tallinn</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>EE481012345678901234</IBAN>
    </Id>
  </CdtrAcct>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BIC>EEUHEE2X</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>EEUHEE2X</BIC>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
```

```

        </FinInstnId>
        </CdtrAgt>
        </RltdAgts>
        <RmtInf>
          <Ustrd>Valuutavahetus EUR/RUB kurss 40.4356</Ustrd>
        </RmtInf>
      </TxDtIs>
    </NtryDtIs>
  </Ntry>
</Stmt>

```

```

<!--
Statement block for the same account but currency RUB.
-->

```

```

<Stmt>
  <Id>EE481012345678901234RUB20111125/1</Id>
  <ElctrncSeqNb>1</ElctrncSeqNb>
  <LglSeqNb>1</LglSeqNb>
  <CreDtTm>2011-11-26T05:30:50+02:00</CreDtTm>
  <FrToDt>
    <FrDtTm>2011-11-25T00:00:01</FrDtTm>
    <ToDtTm>2011-11-25T23:59:59</ToDtTm>
  </FrToDt>
  <Acct>
    <Id>
      <IBAN>EE481012345678901234</IBAN>
    </Id>
    <Tp>
      <Cd>CASH</Cd>
    </Tp>
    <Ccy>RUB</Ccy>
    <Ownr>
      <Nm>AS XML</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>12345678</Id>
          </Othr>
        </OrgId>
      </Id>
    </Ownr>
  </Acct>
</Stmt>

```

```
</Ownc>
<Svcr>
  <FinInstnId>
    <BIC>EEUHEE2X</BIC>
    <Nm>AS SEB Pank</Nm>
    <PstlAdr>
      <AdrTp>BIZZ</AdrTp>
      <StrtNm>Tornimäe</StrtNm>
      <BldgNb>2</BldgNb>
      <PstCd>15010</PstCd>
      <TwnNm>Tallinn</TwnNm>
      <CtrySubDvsn>Harjumaa</CtrySubDvsn>
      <Ctry>EE</Ctry>
    </PstlAdr>
  </FinInstnId>
</Svcr>
</Acct>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="RUB">0.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2011-11-25</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="RUB">0.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2011-11-25</Dt>
  </Dt>
</Bal>
```

```
    </Dt>
  </Bal>
  <TxSummary>
    <TtlCdtNtries>
      <NbOfNtries>1</NbOfNtries>
      <Sum>3000000.00</Sum>
    </TtlCdtNtries>
    <TtlDbtNtries>
      <NbOfNtries>1</NbOfNtries>
      <Sum>3000000.00</Sum>
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  </TxSummary>
  <Ntry>
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<!--
Currency conversion
-->
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  </BookgDt>
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  </ValDt>
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      <Fmly>
        <Cd>OTHR</Cd>
        <SubFmlyCd>OTHR</SubFmlyCd>
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  </InstdAmt>
  <TxAmt>
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      <XchgRate>40.4356</XchgRate>
    </CcyXchg>
  </TxAmt>
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  </RmtInf>
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<!--
Payment
-->

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      <SubFmlyCd>XBCT</SubFmlyCd>
    </Fmly>
  </Domn>
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    </PstlAdr>
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<RltdAgt>
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        </FinInstnId>
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</RltdAgt>
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