



Payments and Direct debits using ISO20022 messages

Global

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Introduction

About

The purpose of this Message Implementation Guide (MIG) is to provide guidance as to the structure and content required for exchanging ISO20022 messages with ANZ.

Requirements for implementing the following message types are covered:

Pain.001.001.03 (Request Credit)

Pain.008.001.02 (Request Debit)

Pain.002.001.03 (Status Confirmation)

This MIG should be read in conjunction with the ISO20022 documentation listed in the External References section below.

Please refer to your ANZ Implementation Manager or Customer Manager for any further information required in regards to particular country payment rules and the data required to fulfil a successful payment.

Country Specific Guides

Country specific guides complement this document by providing detailed information covering local data requirements, additional supported message elements and processing capabilities. Both the relevant country specific guide(s) and this MIG should be used in conjunction when implementing ISO20022 messages for processing by ANZ. A list of available country guides is provided in Appendix A.

External references

Detailed information regarding the ISO20022 standards can be found at www.iso20022.org. Specific documents referenced from this guide are listed below:

- External code sets
- Message Definition Report (MDR)
- Third version of the Payments Initiation Messages

ANZ prefers the use of ISO20022 messages that meet the CGI (Common Global Implementation) standards.

Common Global Implementation

Exclusions

This guide covers payments initiation and status reporting using ISO20022 messages. Documentation related to account management messages is provided separately.

Normal

Use of this guide

Character Set

It is recommended to use UTF-8-character encoding standard with ISO20022 messages.

Reserved XML characters should be specified in the XML using XML predefined entities (example: in order to specify '&' the value should be specified as &);

Description of Columns

This guide specifies ANZ usage of ISO20022 message elements. Additional message elements may be provided in the relevant MDR (Message Definition Report) and are not supported for ANZ usage. Where additional elements not required by this guide or not supported for the reporting type are included in a message these will be considered as overpopulation and ignored.

ISO Index	Refers to item number in message definition report.
Or	Indicates item is a choice. Only one of choice of elements may be present. Not all choices are supported by ANZ and as such have been omitted
Message Item	Item name
<XML Tag>	XML element name
Mult	Indicates multiplicity. Permitted values: [0..1] Optional field, one value permitted [0..n] Optional field, multiple or specified number of values permitted [1..1] Mandatory field, one value permitted [1..n] Mandatory field, multiple or specified number of values permitted
ISO Type	ISO20022 Data Type
Comments	ANZ specific rules and field usage information

Pain.001.001.03 Customer Credit transfer initiation V03

Usage

The CustomerCreditTransferInitiation message is used to initiate transfer of funds from the debtor account to the creditor. Mapping specified below represents fields commonly used for credit transfers. Usage and support for fields will vary by country and region. Country specific guides should be used in conjunction with this guide to determine pain.001.001.03 requirements for successful payments.

Pain.001.001.03

Index	Or	Message item	XML tag	Mult.	ISO type	Comments
		Message root	<<CstmrCdtTrflnitn>	[1..1]		
1		GroupHeader	<GrpHdr>	[1..1]	±	
1.1		+MessageIdentification	<MsgId>	[1..1]	Max35Text	Unique reference to identify the message.
1.2		+CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.
1.6		+NumberOfTransactions	<NbOfTxs>	[1..1]	Max15Numeric Text	Number of individual transactions contained in the message
1.7		+ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the message, irrespective of currencies.
1.8		+InitiatingParty	<InitgPty>	[1..1]	±	
9.1.0		++Name	<Nm>	[0..1]	Max140Text	Name of party that initiates the payment. At least Nm should be present for all payment types.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2		PaymentInformation	<PmtInf>	[1..n]	±	The payment information group defines a batch of transactions to be processed.
2.1		+PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
2.2		+PaymentMethod	<PmtMtd>	[1..1]	PaymentMethodCode	Specifies the means of payment that will be used to move the amount of money. Supported codes are: TRF (Transfer) CHK (Cheque)
2.3		+BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	Request a batch booking. Possible values: true Debit for sum of all amounts for each payment type grouping will be posted to debtor account. false A debit for each individual amount within payment information group will be posted to debtor account.
2.4		+NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumericText	Number of individual transactions contained in the payment information group.
2.5		+ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the payment information group, irrespective of currencies.
2.6		+PaymentTypeInformation	<PmtTpInf>	[0..1]	±	Set of elements used to further specify the type of transaction.
2.7		++InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	Indicator of urgency requested for the transaction.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.8		++ServiceLevel	<SvcLvl>	[0..1]	±	Agreement under which or rules under which the transaction should be processed.
2.9	{Or	+++Code	<Cd>	[1..1]	ExternalServiceLevelCode	Indicates rules under which the transaction will be processed. Cross border and RTGS payments must provide a value of URGP. Other payment types may optionally provide a value of NURG.
2.11		++LocalInstrument	<LclInstrm>	[0..1]	±	To specify a local instrument, local clearing option and/or further qualify the service or service level.
2.13	{Or	+++Proprietary	<Prtry>	[1..1]	Max35Text	Indicates specific payment type requested for the transaction.
2.14		++CategoryPurpose	<CtgyPurp>	[0..1]	±	Specifies the high-level purpose of the instruction based on a set of pre-defined categories.
2.15	{Or	+++Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	Specifies the purpose of the transactions. May be provided at the transaction level: CdtTrfTxInf/PmtTplnf/CtgyPurp/Cd Purpose codes provided at transaction level will be used with priority over purpose code specified at batch level. Category purpose, as published in an external category purpose code list.
2.17		+RequestedExecution Date	<ReqdExctnDt>	[1..1]	ISODate	Date payment information group will be processed



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.19		+Debtor	<Dbtr>	[1..1]	±	Initiating party
9.1.0		++Name	<Nm>	[0..1]	Max140 Text	Name of party requesting transfer.
9.1.1		++PostalAddress	<PstlAdr>	[0..1]	±	Address may use combination of structured address and Address line. Consisting of PostCode, TownName, CountrySubDivision, Country and up to two AddressLine. Other address fields may be accepted for local processing.
9.1.5		+++StreetName	<StrtNm>	[0..1]	Max70Text	Name of the street or thoroughfare
9.1.6		+++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.
9.1.7		+++PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
9.1.8		+++TownName	<TwnNm>	[0..1]	Max35Text	Mandatory for Cross Border and RTGS payments.
9.1.9		+++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country such as state, region, county.
9.1.10		+++Country	<Ctry>	[0..1]	CountryCode	Where present must be two-character ISO country code. Mandatory for Cross Border and RTGS Payments.
9.1.11		+++AddressLine	<AdrLine>	[0..7]	Max70Text	Where present will contain free form address information



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.2		+DebtorAccount	<DbtrAcct>	[1..1]	±	Identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.0		++Identification	<Id>	[1..1]	±	Unique identification for the account between the account owner and the account servicer.
1.1.1	{Or	+++IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Debit account number where account is in IBAN format.
1.1.2	{Or	+++Other	<Othr>	[1..1]	±	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
1.1.3		++++Identification	<Id>	[1..1]	Max34Text	Debit account number as provided by ANZ.
2.21		+DebtorAgent	<DbtrAgt>	[1..1]	±	Financial institution servicing an account for the debtor.
6.1.0		++FinancialInstitutionIdentification	<FinInstnId>	1..1	±	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1		+++BIC	<BIC>	[0..1]	BICIdentifier	Identifies the financial institution that services the funding account. Where present, Eleven-character BIC should be provided.
6.1.2		+++ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	±	Information used to identify a member within a clearing system.
6.1.3		++++ClearingSystemIdentification	<ClrSysId>	[0..1]	±	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
6.1.4	{Or	+++++Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	Identification of a clearing system, in a coded form as published in an external list.
6.1.6		+++MemberIdentification	<Mmbld>	[1..1]	Max35Text	Clearing system identification.
2.23		+UltimateDebtor	<UltmtDbtr>	[0..1]	±	Ultimate party of transaction. Where both CdtTrfTxInf/UltmtDbtr and Pmtinf/UltmtDbtr are present CdtTrfTxInf/UltmtDbt will be used with priority
9.1.0		++Name	<Nm>	0..1]	Max140Text	Name of the ultimate party.
2.24		+ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	Specifies which party will bear the charges associated with the transaction. Supported codes: CRED (Borne By Creditor) DEBT (Borne By Debtor) SHAR (Shared) Codes specified at transaction level (CdtTrfTxInf/ChrgBr) will be used with priority.
2.27		++CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	±	Defines a transaction within the payment information group.
2.28		+++PaymentIdentification	<PmtId>	[1..1]	±	Set of elements used to reference a payment instruction.
2.29		++++InstructionIdentification	<InstrId>	[0..1]	Max35Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.30		++++EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	Unique identification assigned by the initiating party to unambiguously identify the transaction
2.31		+++PaymentTypeInformation	<PmtTplnf>	[0..1]	±	Set of elements used to further specify the type of transaction.
2.39		++++CategoryPurpose	<CtgyPurp>	[0..1]	±	Specifies the high-level purpose of the instruction based on a set of pre-defined categories.
2.40	{Or	+++++Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	Specifies the purpose of the transaction. Will be used with priority over any purpose code specified at batch level. PmtInf/CtgyPurp/Cd Category purpose, as published in an external category purpose code list.
2.42		+++Amount	<Amt>	[1..1]	±	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
2.43	{Or	++++InstructedAmount	<InstdAmt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Xml attribute: Currency (Ccy) must contain three-character ISO currency code. E.g. <InstdAmtCcy="AUD">1.00</InstdAmt> Decimal points are not implied.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.44	Or}	++++EquivalentAmount	<EqvtAmt>	[1..1]	±	Expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.
2.45		+++++Amount	<Amt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.
2.46		+++++CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrencyCode	Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.
2.47		+++ExchangeRateInformation	<XchgRateInf>	[0..1]	±	Contains details of currency exchange rate and contract.
2.48		+++ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	Price at which one currency was bought with another currency.
2.50		++++ContractIdentification	<CtrctId>	[0..1]	Max35Text	Unique and unambiguous reference to the foreign exchange contract
2.51		+++ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	Specifies which party will bear the charges associated with the transaction. Supported codes: CRED (Borne By Creditor) DEBT (Borne By Debtor) SHAR (Shared) Will be used with priority over any charge bearer specified at batch level. PmtInf/ChrgBr



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.52		+++ChequeInstruction	<ChqInstr>	[0..1]	±	Asia and Pacific regions only. For Australia and New Zealand separate cheque and remittance documentation will be provided by ANZ representative.
2.53		++++ChequeType	<ChqTp>	[0..1]	Code	Specifies the type of cheque to be issued
2.54		++++ChequeNumber	<ChqNb>	[0..1]	Max35Text	Unique and unambiguous identifier for a cheque.
258		++++DeliveryMethod	<DlvryMtd>	[0..1]	±	Specifies the delivery method of the cheque.
2.59	{Or	+++++Code	<Cd>	[1..1]	Code	Specifies the delivery method of the cheque by the debtor's agent.
2.60	Or}	+++++Proprietary	<Prtry>	[1..1]	Max35Text	Specifies a proprietary delivery method of the cheque by the debtor's agent.
2.61		++++DeliverTo	<DlvrTo>	[0..1]	±	Party to whom the debtor's agent needs to send the cheque
2.62		+++++Name	<Nm>	[1..1]	Max140Text	Name of cheque recipient
2.63		+++++Address	<Adr>	[1..1]	±	Address to which cheque will be delivered.
10.1.3		+++++StreetName	<StrtNm>	[0..1]	Max70Text	Name of a street or thoroughfare.
10.1.4		+++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.
10.1.5		+++++PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
10.1.6		+++++TownName	<TwnNm>	[0..1]	Max35Text	Mandatory for Cross Border and RTGS payments.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
10.1.7		+++++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country such as state, region, county.
10.1.8		+++++Country	<Ctry>	[1..1]	CountryCode	Where present must be two-character ISO country code. Mandatory for Cross Border and RTGS Payments.
10.1.9		+++++AddressLine	<AdrLine>	[0..7]	Max70Text	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
2.69		++++PrintLocation	<PrtLctn>	[0..1]	Text	Location where cheque will be printed
2.70		+++UltimateDebtor	<UltmtDbtr>	[0..1]	±	Ultimate debtor of transaction. Where both CdtTrfTxInf/UltmtDbtr and Pmtinf/UltmtDbtr are present CdtTrfTxInf/UltmtDbtr will be used with priority.
9.1.0		++Name	<Nm>	[0..1]	Max140Text	Name of the ultimate party.
2.7.1		+++IntermediaryAgent1	<IntrmyAgt1>	[0..1]	±	Agent between the debtor's agent and the creditor's agent.
6.1.0		++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	±	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1		+++++BIC	<BIC>	[0..1]	BICIdentifier	Where present a full eleven-character BIC should be provided.
2.77		+++CreditorAgent	<CdtrAgt>	[0..1]	±	Financial institution servicing an account for the creditor.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
6.1.0		++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	±	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1		+++++BIC	<BIC>	[0..1]	BICIdentifier	Where present a full eleven-character BIC should be provided.
6.1.2		+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	+	Information used to identify a member within a clearing system.
6.1.3		+++++ClearingSystemIdentification	<ClrSysId>	[0..1]	±	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
6.1.4		+++++++Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	Identification of a clearing system, in a coded form as published in an external list.
6.1.6		+++++MemberIdentification	<Mmbld>	[1..1]	Max35Text	National clearing system code of beneficiary account
6.1.7		++Name	<Nm>	[0..1]	Max140 Text	May contain name of beneficiary financial institution.
6.1.8		++PostalAddress	<PstlAdr>	[0..1]	±	May contain address of beneficiary financial institution.
6.1.12		+++StreetName	<StrtNm>	[0..1]	Max70Text	Name of the street or thoroughfare
6.1.13		+++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.
6.1.14		+++PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
6.1.15		+++TownName	<TwnNm>	[0..1]	Max35Text	Mandatory for Cross Border and RTGS payments.
6.1.16		+++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country such as state, region, county.
6.1.17		+++Country	<Ctry>	[0..1]	CountryCode	Where present must be two-character ISO country code. Mandatory for Cross Border and RTGS Payments.
6.1.18		+++AddressLine	<AdrLine>	[0..7]	Max70Text	Where present will contain free form address information
6.1.25		++++BranchIdentification	<BrnchId>	[0..1]	±	Contains beneficiary financial institution branch information
6.1.26		+++++Identification	<Id>	[0..1]	Max35Text	Beneficiary financial institution branch identifier.
6.1.27		++Name	<Nm>	[0..1]	Max140 Text	May contain name of beneficiary financial institution branch.
6.1.28		++PostalAddress	<PstlAdr>	[0..1]	±	May contain address of beneficiary financial institution branch
6.1.32		+++StreetName	<StrtNm>	[0..1]	Max70Text	Name of the street or thoroughfare
6.1.33		+++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.
6.1.34		+++PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
6.1.35		+++TownName	<TwnNm>	[0..1]	Max35Text	Mandatory for Cross Border and RTGS payments.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
6.1.36		+++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country such as state, region, county.
6.1.37		+++Country	<Ctry>	[0..1]	CountryCode	Where present must be two-character ISO country code. Mandatory for Cross Border and RTGS Payments.
6.1.38		+++AddressLine	<AdrLine>	[0..7]	Max70Text	Where present will contain free form address information
2.79		+++Creditor	<Cdtr>	[0..1]	Max140Text	Name of beneficiary. Mandatory for all payment types
9.1.0		++Name	<Nm>	[0..1]	Max140 Text	May contain name of beneficiary financial institution.
9.1.1		++PostalAddress	<PstlAdr>	[0..1]	±	May contain address of beneficiary financial institution.
9.1.5		+++StreetName	<StrtNm>	[0..1]	Max70Text	Name of the street or thoroughfare
9.1.6		+++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.
9.1.7		+++PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
9.1.8		+++TownName	<TwnNm>	[0..1]	Max35Text	Mandatory for Cross Border and RTGS payments.
9.1.9		+++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country such as state, region, county.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
9.1.10		+++Country	<Ctry>	[0..1]	CountryCode	Where present must be two-character ISO country code. Mandatory for Cross Border and RTGS Payments.
9.1.11		+++AddressLine	<AdrLine>	[0..7]	Max70Text	Where present will contain free form address information
9.1.12		++++Identification	<Id>	[0..1]	±	Unique and unambiguous identification of a party.
9.1.13	{Or	+++++OrganisationIdentification	<OrgId>	[1..1]	±	Unique and unambiguous way to identify an organization.
9.1.15		++++++Other	<Othr>	[0..n]	±	Unique identification of an organization, as assigned by an institution, using an identification scheme.
9.1.16		+++++++Identification	<Id>	[1..1]	Max35 Text	May contain a beneficiary identifier as registered with ANZ.
9.1.17		+++++++SchemeName	<SchmeNm>	[0..1]	±	Where beneficiary identifier provided in Cdtr/Id/OrgId/Othr/Id must be present.
9.1.18	{{Or	+++++++Code	<Cd>	[1..1]	ExternalOrganisationIdentificationCode	Name of the identification scheme, in a coded form as published in an external list.
9.1.19	Or}}	+++++++Proprietary	<Prtry>	[1..1]	Max35Text	Name of the identification scheme, in a free text form.
9.1.34		++++ContactDetails	<CtctDtls>	[0..1]	±	Set of elements used to indicate how to contact the party.
9.1.40		++++EmailAddress	<EmailAdr>	[0..1]	Max2048Text	May contain Beneficiary email address.
2.80		+++CreditorAccount	<CdtrAcct>	[0..1]	±	Beneficiary account which will receive amount posted from transaction.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
1.1.0		++++Identification	<Id>	[1..1]	±	Unique and unambiguous identification for the account between the account owner and the account servicer.
1.1.1	{Or	+++++IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Beneficiary account in IBAN (International Bank Account Number) format. Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
1.1.2	Or}	+++++Other	<Othr>	[1..1]	±	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
1.1.3		+++++Identification	<Id>	[1..1]	Max34Text	Beneficiary account in proprietary format.
2.8.9		+++RegulatoryReporting	<RgltryRptg>	[0..10]	±	Information needed due to regulatory and statutory requirements
11.1.4		++++Details	<Dtls>	[0..n]	±	Details on the regulatory reporting information.
11.1.10		+++++Information	<Inf>	[0..n]	Max35Text	Information needed due to regulatory and statutory requirements.
2.98		+++RemittanceInformation	<RmtInf>	[0..1]	±	Will contain addition narrative information related to transaction.
2.99		++++Unstructured	<Ustrd>	[0..n]	Max140Text	Remittance information is presented in an unstructured format. Inclusion of Ustrd content is dependent on local processing capabilities.
2.100		++++Structured	<Strd>	[0..n]	±	Remittance information is presented in a structured format.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
						Inclusion of Strd content is dependent on local processing capabilities.
2.101		+++++ReferredDocumentInformation	<RfrdDocInf>	[0..n]	±	identify the documents referred to in the remittance information.
2.102		+++++Type	<Tp>	[0..1]	±	Specifies the type of referred document.
2.103		+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	±	Provides the type details of the referred document.
2.104	{Or	+++++++Code	<Cd>	[1..1]	DocumentType 5Code	Document type in a coded form.
2.105		+++++++Proprietary	<Ptry>	[1..1]	Max35Text	Proprietary identification of the type of the remittance document.
2.106		+++++++Issuer	<Issr>	[0..1]	Max35Text	Identification of the issuer of the reference document type
2.107		+++++++Number	<Nb>	[0..1]	Max35Text	Unique and unambiguous identification of the referred document
2.108		+++++++RelatedDate	<RltdDt>	[0..1]	DateTime	Date associated with the referred document.
2.109		+++++ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	±	Set of elements used to provide details on the amounts of the referred document.
2.110		+++++++DuePayableAmount	<DuePyblAmt>	[0..1]	ActiveOrHistoric CurrencyAndAmount	Amount specified is the exact amount due and payable to the creditor.
2.111		+++++++DiscountAppliedAmount	<DscntApldAmt>	[0..1]	ActiveOrHistoric CurrencyAndAmount	Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.112		+++++CreditNoteAmount	<CdtNoteAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	Amount specified for the referred document is the amount of a credit note.
2.113		+++++TaxAmount	<TaxAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	Quantity of cash resulting from the calculation of the tax.
2.114		+++++AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	±	Set of elements used to provide information on the amount and reason of the document adjustment.
2.115		+++++Amount	<Amt>	[1..1]		Amount of money of the document adjustment.
2.116		+++++CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	May be one of: CRDT (Credit) DBIT (Debit)
2.117		+++++Reason	<Rsn>	[0..1]	Max4Text	Specifies the reason for the adjustment.
2.118		+++++AdditionalInformation	<AddtlInf>	[0..1]	Max140Text	Provides further details on the document adjustment
2.119		+++++RemittedAmount	<RmtdAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money remitted for the referred document
2.120		+++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]	±	Reference information provided by the creditor to allow the identification of the underlying documents.
2.121		+++++Type	<Tp>	[0..1]	±	Specifies the type of creditor reference
2.122		+++++CodeOrProprietary	<CdOrPrtry>	[1..1]	±	Coded or proprietary format creditor reference type.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.123	{Or	+++++++Code	<Cd>	[1..1]	DocumentType 3Code	Type of creditor reference, in a coded form.
2.124	Or}	+++++++Proprietary	<Ptry>	[1..1]	Max35Text	Creditor reference type, in a proprietary form.
2.125		+++++++Issuer	<Issr>	[0..1]	Max35Text	Entity that assigns the credit reference type.
2.126		+++++++Reference	<Ref>	[0..1]	Max35Text	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.
2.127		+++++++Invoicer	<Invcr>	[0..1]	±	Additional information about the party who has issued the invoice.
2.128		+++++++Invoicee	<Invcee>	[0..1]	±	Additional information about the party to whom invoice is issued
2.129		+++++++AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Max140Text	Additional information, in free text form, to complement the structured remittance information.



Pain.008.001.02 customerdirectdebitinitiationV02

The CustomerDirectDebitInitiation message is used to request transfer of funds from the debtor to the creditor account. Mapping specified below represents fields commonly used for debit transfers. Usage and support for fields will vary by country and region. Country specific guides should be used in conjunction with this guide to determine pain.008.001.02 requirements for successful payments.

Pain.008.001.02

Index	Or	Message item	XML tag	Mult.	ISO type	Comments
		Message root	<<CstmrCdtTrfInitn>	[1..1]		
1		GroupHeader	<GrpHdr>	[1..1]	±	
1.1		+MessageIdentification	<MsgId>	[1..1]	Max35Text	Unique reference to identify the message.
1.2		+CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.
1.6		+NumberOfTransactions	<NbOfTxs>	[1..1]	Max15Numeric Text	Number of individual transactions contained in the message
1.7		+ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the message, irrespective of currencies.
1.8		+InitiatingParty	<InitgPty>	[1..1]	±	
9.1.0		++Name	<Nm>	[0..1]	Max140Text	Name of party that initiates the payment. At least Nm should be present for all payment types.
2		PaymentInformation	<PmtInf>	[1..n]	±	The payment information group defines a batch of transactions to be processed.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.1		+PaymentInformationIdentification	<PmtInflId>	[1..1]	Max35Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
2.2		+PaymentMethod	<PmtMtd>	[1..1]	PaymentMethod3Code	Specifies the means of payment that will be used to move the amount of money. Supported codes are: DD (Direct Debit)
2.3		+BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	Request a batch booking. Possible values: true Debit for sum of all amounts for each payment type grouping will be posted to debtor account. false A debit for each individual amount within payment information group will be posted to debtor account.
2.4		+NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumericText	Number of individual transactions contained in the payment information group.
2.5		+ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the payment information group, irrespective of currencies.
2.18		+RequestedCollectionDate	<ReqdColltnDt>	[1..1]	ISODate	Date and time at which the creditor requests that the amount of money is to be collected from the debtor.
2.79		+++Creditor	<Cdtr>	[0..1]	Max140Text	Name of beneficiary. Mandatory for all payment types
9.1.0		++Name	<Nm>	[0..1]	Max140 Text	May contain name of beneficiary financial institution.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.80		+++CreditorAccount	<CdtrAcct>	[0..1]	±	Information of creditor account
1.1.0		++++Identification	<Id>	[1..1]	±	Unique and unambiguous identification for the account between the account owner and the account servicer.
1.1.2	Or}	+++++Other	<Othr>	[1..1]	±	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
1.1.3		+++++Identification	<Id>	[1..1]	Max34Text	Account number to be credited as provided by ANZ.
2.77		+++CreditorAgent	<CdtrAgt>	[0..1]	±	Financial institution servicing an account for the creditor.
6.1.0		++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	±	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1		+++++BIC	<BIC>	[0..1]	BICIdentifier	Identifies the financial institution that services the funding account. Where present a full eleven-character BIC should be provided.
6.1.2		+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	±	Information used to identify a member within a clearing system.
6.1.3		+++++ClearingSystemIdentification	<ClrSysId>	[0..1]	±	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
6.1.4		+++++++Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	Identification of a clearing system, in a coded form as published in an external list.
6.1.6		+++++MemberIdentification	<Mmbld>	[1..1]	Max35Text	Clearing system code identification
2.23		+UltimateCreditor	<UltmtCdtr>	[0..1]	±	The ultimate party requesting transfer of funds. Where both DrctDbtTxInf/UltmtCdtr and PmtInf/UltmtCdtr are present DrctDbtTxInf/UltmtCdtr will be used with priority.
9.1.0		++Name	<Nm>	[0..1]	Max140Text	Name of the creditor
2.28		+DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..n]	±	Defines a transaction within the payment information group.
2.29		+++PaymentIdentification	<PmtId>	[1..1]	±	Set of elements used to reference a payment instruction.
2.3		++++InstructionIdentification	<InstrId>	[0..1]	Max35Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
2.31		++++EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	Unique identification assigned by the initiating party to unambiguously identify the transaction
2.44	{Or	++++InstructedAmount	<InstdAmt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Xml attribute: Currency (Ccy) must contain three-character ISO currency code. E.g.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
						<InstdAmtCcy="AUD">1.00</InstdAmt> Decimal points are not implied.
2.23		+UltimateCreditor	<UltmtCdtr>	[0..1]	±	The ultimate party requesting transfer of funds. Where both DrctDbtTxInf/UltmtCdtr and PmtInf/UltmtCdtr are present DrctDbtTxInf/UltmtCdtr will be used with priority.
9.1.0		++Name	<Nm>	[0..1]	Max140Text	Name of the creditor
2.70		+++DebtorAgent	<DbtrAgt>	[1..1]	+	Name of the financial institution
6.1.0		++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	±	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1		+++++BIC	<BIC>	[0..1]	BICIdentifier	Where present a full eleven-character BIC should be provided.
6.1.2		+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	±	Information used to identify a member within a clearing system.
6.1.3		+++++ClearingSystemIdentification	<ClrSysId>	[0..1]	±	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
6.1.4		+++++Code	<Cd>	[1..1]	ExternalClearingSystemIdentificationCode	Identification of a clearing system, in a coded form as published in an external list.
6.1.6		+++++MemberIdentification	<Mmbld>	[1..1]	Max35Text	Clearing system code identification



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.19		+Debtor	<Dbtr>	[1..1]	±	Initiating party
9.1.0		++Name	<Nm>	[0..1]	Max140 Text	Name of party that owes money to the (ultimate) creditor.
9.1.1		++PostalAddress	<PstlAdr>	[0..1]	±	Address may use combination of structured address and Address line. Consisting of PostCode, TownName, CountrySubDivision, Country and up to two AddressLine. Other address fields may be accepted for local processing.
9.1.5		+++StreetName	<StrtNm>	[0..1]	Max70Text	Name of the street or thoroughfare
9.1.6		+++BuildingNumber	<BldgNb>	[0..1]	Max16Text	Number that identifies the position of a building on a street.
9.1.7		+++PostCode	<PstCd>	[0..1]	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
9.1.8		+++TownName	<TwnNm>	[0..1]	Max35Text	Mandatory for Cross Border and RTGS payments.
9.1.9		+++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Identifies a subdivision of a country such as state, region, county.
9.1.10		+++Country	<Ctry>	[0..1]	CountryCode	Where present must be two-character ISO country code. Mandatory for Cross Border and RTGS Payments.
9.1.11		+++AddressLine	<AdrLine>	[0..7]	Max70Text	Where present will contain free form address information



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.2		+DebtorAccount	<DbtrAcct>	[1..1]	±	Identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.0		++Identification	<Id>	[1..1]	±	Unique identification for the account between the account owner and the account servicer.
1.1.2	{Or	+++Other	<Othr>	[1..1]	+	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
1.1.3		++++Identification	<Id>	[1..1]	Max34Text	Debit account number.



Pain.002.001.03 customerpaymentstatusreportV03

Customer payment status report will returned for each pain.001.001.03 or pain.008.001.02 message. The default configuration will provide an initial technical acceptance message followed by a processing confirmation message.

Where an ISO20022 xml fails against schema validation only a group level response will be returned.

Group status reporting

Combined status will be provided at group and payment information levels as per table. Where group contains a mixture of positive and negative transaction status then group status may be reported as either RJCT or PART

Transaction 1	Transaction 2	Group
ACTC	ACTC	ACTC
PDNG	PDNG	PDNG
PDNG	ACSP	PART
ACSP	ACSP	ACSP
ACSP	RJCT	RJCT {or
ACSP	RJCT	PART or}
RJCT	RJCT	RJCT



Pain.002.001.03

Index	Or	Message item	XML tag	Mult.	ISO type	Comments
		Message root	<<CstmrCdtTrfInitn>	[1..1]		
1		GroupHeader	<GrpHdr>	[1..1]	±	
1.1		+MessageIdentification	<MsgId>	[1..1]	Max35Text	Unique reference to identify the message.
1.2		+CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.
1.3		+InitiatingParty	<InitgPty>	[1..1]	±	
2		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	±	±	Original group information concerning the group of transactions, to which the status report message refers to.
2.1		+OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Max35Text	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
2.2		+OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Max35Text	Specifies the original message name identifier to which the message refers. Pain.001.001.03 Pain.008.001.02
2.3		+OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	ISODateTime	Echoed from original initiation message.
2.4		+OriginalNumberOfTransactions	<OrgnlNbOfTx>	[0..1]	Max15NumericText	Will echo NbOfTx provided in original initiation message.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
2.5		+OriginalControlSum	<OrgnlCtrlSum>	[0..1]	DecimalNumber	Will echo CtrlSum provided in original initiation message.
2.6		+GroupStatus	<GrpSts>	[0..1]	TransactionGroupStatus3Code	Specifies the status of a group of transactions. Supported codes: ACTC PDNG PART ACSP RJCT
2.7		+StatusReasonInformation	<StsRsnInf>	[0..n]	+	Set of elements used to provide detailed information on the status reason.
2.9		++Reason	<Rsn>	[0..1]	+	
2.10		+++Code	<Cd>	[1..1]	ExternalStatusReason1Code	In case of group level rejection will contain "NARR"
2.11		+++Proprietary	<Prtry>	[1..1]		Reason for the status, in a proprietary form. Where positive status has been achieved will contain "PT_OriginalFilename"
2.12		++AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Further details on the status reason. In case of positive status will contain first 105 chars of original initiating filename. Where group level rejection has occurred will contain status reason message.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
3		OriginalPaymentInformationAndStatus	<OrgnPmtInfAndSts>	[0..n]	+	Information concerning the original payment information, to which the status report message refers.
3.1		+OriginalPaymentInformationIdentification	<OrgnPmtInfId>	[1..1]	Max35Text	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group
3.2		+OriginalNumberOfTransactions	<OrgnPmtInfId>	[0..1]	Max15NumericText	Will echo NbOfTxs provided in original message
3.3		+OriginalControlSum	<OrgnCtrlSum>	[0..1]	DecimalNumber	Will echo CtrlSum provided in original initiation message.
3.4		+PaymentInformationStatus	<PmtInfSts>	[0..1]	TransactionGroupStatus3Code	Specifies the status of the payment information group. Supported codes: ACTC PDNG PART ACSP RJCT
3.5		+StatusReasonInformation	<StsRsnInf>	[0..n]	±	Node will not be present where all transactions within payment information group have received transaction level rejections. Otherwise, node will be present where PmtInfSts code is RJCT.
3.7		++Reason	<Rsn>	[0..1]	±	
3.9		+++Proprietary	<Prtry>	[1..1]	Max35Text	Reason for the status, in a proprietary form. Will contain ANZ error code.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
3.10		++AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Further details on the status reason.
3.15		+TransactionInformationAndStatus	<TxInfAndSts>	[0..n]		Set of elements used to provide information on the original transactions to which the status report message refers
3.16		++StatusIdentification	<StsId>	[0..1]	Max35Text	Will contain ANZ error code.
3.17		++OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Max35Text	Will echo InstrId provided in original file.
3.18		++OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Max35Text	Will echo EndToEndId provided in original file.
3.19		++TransactionStatus	<TxSts>	[0..1]	TransactionIndividualStatus3Code	Specifies the status of a transaction. Supported codes: ACTC PDNG ACSP RJCT
3.20		++StatusReasonInformation	<StsRsnInf>	[0..n]	±	Where the payment information group has been rejected with a batch level error StsRsnInf node will not be present. Otherwise, node will be present where TxSts code is RJCT.
3.22		+++Reason	<Rsn>	[0..n]		
3.24		++++Proprietary	<Prtry>	[0..1]		Reason for the status, in a proprietary form. Will contain ANZ error code.



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
3.25		+++AdditionalInformation	<AddtlInf>	[1..1]	Max35Text	Further details on the status reason.
3.30		++AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	ANZ assigned identifier. Unique per original initiating file.
3.32		++OriginalTransactionReference	<OrgnlTxRef>	[0..1]	±	
3.34		+++Amount	<Amt>	[0..1]	±	Will echo Amt node provided in original initiating file.
3.35		++++InstructedAmount	<InstdAmt>	[1..1]	ActiveOrHistoric CurrencyAndAmount	
3.36		++++EquivalentAmount	<EqvtAmt>	[1..1]	±	
3.37		+++++Amount	<Amt>	[1..1]	ActiveOrHistoric CurrencyAndAmount	
3.38		+++++CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoric CurrencyCode	
3.55		+PaymentTypeInformation	<PmtTplnf>	[0..1]	±	Will echo PmtTplnf node from original initiating file
3.56		++InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	
3.58		++ServiceLevel	<SvcLvl>	[0..1]	±	
3.59	{Or	+++Code	<Cd>	[1..1]	ExternalServiceLevelCode	
3.61		++LocalInstrument	<LclInstrm>	[0..1]	±	



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
3.62	{Or	+++Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	
3.63	{Or	+++Proprietary	<Prtry>	[1..1]	Max35Text	
3.65		++CategoryPurpose	<CtgyPurp>	[0..1]	±	
3.66	{Or	+++Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	
3.67	{Or	+++Proprietary	<Prtry>	[1..1]	Max35Text	
3.68		+PaymentMethod	<PmtMtd>	[0..1]	PaymentMethod4Code	
3.88		+++RemittanceInformation	<RmtInf>	[0..1]	±	RmtInf elements will be repeated as provided in original initiation file.
3.89		++++Unstructured	<Ustrd>	[0..n]	Max140Text	
3.90		++++Structured	<Strd>	[0..n]	±	
3.91		+++++ReferredDocumentInformation	<RfrdDocInf>	[0..n]	±	
3.92		+++++Type	<Tp>	[0..1]	±	
3.93		+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	±	
3.94	{Or	+++++++Code	<Cd>	[1..1]	DocumentType5Code	
3.95		+++++++Proprietary	<Ptry>	[1..1]	Max35Text	



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
3.96		+++++++Issuer	<Issr>	[0..1]	Max35Text	
3.97		+++++++Number	<Nb>	[0..1]	Max35Text	
3.98		+++++++RelatedDate	<RltdDt>	[0..1]	DateTime	
3.99		+++++ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	±	
3.100		+++++++DuePayableAmount	<DuePyblAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.101		+++++++DiscountAppliedAmount	<DscntApldAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.102		+++++++CreditNoteAmount	<CdtNoteAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.103		+++++++TaxAmount	<TaxAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.104		+++++++AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	±	
3.105		+++++++Amount	<Amt>	[1..1]		
3.106		+++++++CreditDebitIndicator	<CdtDbtInd>	[0..1]	Code	
3.107		+++++++Reason	<Rsn>	[0..1]	Max4Text	



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
3.108		+++++++AdditionalInformation	<AddtlInf>	[0..1]	Max140Text	
3.109		+++++++RemittedAmount	<RmtdAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	<p>Populated where currency conversion has occurred.</p> <p>Where InstdAmt provided will return amount in debit currency.</p> <p>Where EqvtAmt provided will return amount in credit currency.</p> <p>XML Ccy attribute will reflect currency being reported.</p>
3.110		+++++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]	±	
3.111		+++++++Type	<Tp>	[0..1]	±	
3.112		+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	±	
3.113	{Or	+++++++Code	<Cd>	[1..1]	DocumentType3Code	Populated where currency conversion has occurred with code FXDR.
3.114	Or}	+++++++Proprietary	<Ptry>	[1..1]	Max35Text	
3.115		+++++++Issuer	<Issr>	[0..1]	Max35Text	
3.116		+++++++Reference	<Ref>	[0..1]	Max35Text	
3.117		+++++++Invoicer	<Invcr>	[0..1]	±	
3.118		+++++++Invoicee	<Invcee>	[0..1]	±	
3.119		+++++++AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Max140Text	Populated where currency conversion has occurred. Will contain contain exchange rate



Index	Or	Message item	XML tag	Mult.	ISO type	Comments
3.120		+++UltimateDebtor	<UltmtDbtr>	[0..1]	+	Will echo UltmtDbtr node as provided in original initiating file.
3.121		+++Debtor	<Dbtr>	[0..1]	+	Will echo Dbtr node as provided in original initiating file.
3.122		+++DebtorAccount	<DbtrAcct>	[0..1]	+	Will echo DbtrAcct node as provided in original initiating file.
3.125		+++CreditorAgent	<CdtrAgt>	[0..1]	+	Will echo CdtrAgt node as provided in original initiating file.
3.127		+++Creditor	<Cdtr>	[0..1]	+	Will echo Cdtr node as provided in original initiating file.
3.128		+++CreditorAccount	<CdtrAcct>	[0..1]	+	Will echo CdtrAcct node as provided in original initiating file.
3.129		+++UltimateCreditor	<UltmtCdtr>	[0..1]	+	Will echo UltmtCdtr node as provided in original initiating file.



Appendix A – Additional guides

Payables In Country Guides

Payments Using ISO20022_Australia
Payments Using ISO20022_Cambodia
Payments Using ISO20022_China
Payments Using ISO20022_Hong Kong
Payments Using ISO20022_India
Payments Using ISO20022_Indonesia
Payments Using ISO20022_Laos
Payments Using ISO20022_Myanmar
Payments Using ISO20022_New Zealand
Payments Using ISO20022_Papua New Guinea
Payments Using ISO20022_Philippines
Payments Using ISO20022_Singapore
Payments Using ISO20022_Taiwan
Payments Using ISO20022_Thailand
Payments Using ISO20022_Vietnam

Receivables

Balance and Transaction Reporting using ISO20022 – All Regions

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