

ISO 20022

Target2-Securities - Limit Utilisation Journal

Message Definition Report - Part 2

Approved by the Securities on the 16th January 2025 and Payments SEG on the 24th January 2025 under the lead of the Securities SEG.

This document provides details of the Message Definitions for Target2-Securities - Limit Utilisation Journal.

February 2025

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1 Message Set Overview

Introduction

This document describes the Target2-Securities - Limit Utilisation Journal message set. It includes the new limit utilisation journal MessageDefinitions that have been developed in the scope of the Target2-Securities Business Justification (See BJ#042) and approved by the Securities SEG on 16 January 2025 and the Payments SEG on 24 January 2025, under the lead of the Securities SEG.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
camt.064.001.01 LimitUtilisationJournalQueryV01	The LimitUtilisationJournalQuery message is exchanged between a central securities depository or a directly connected system participant (the central securities depository participant granted direct access, like a bank or a central counter party) and the central system. Its purpose is to query information regarding the journal of transaction impacting the utilisation of limits that have been defined by the system participant.
camt.065.001.01 LimitUtilisationJournalReportV01	The LimitUtilisationJournalReport message is exchanged between the central system and a central securities depository or a directly connected system party (the central securities depository participant granted direct access, like a bank or central counter party) and is used to return information about the limit. Its purpose is to report information regarding the journal of transactions impacting the utilisation of limits that have been defined by the system participant.

2 camt.064.001.01 LimitUtilisationJournalQueryV01

2.1 MessageDefinition Functionality

The LimitUtilisationJournalQuery message is exchanged between a central securities depository or a directly connected system participant (the central securities depository participant granted direct access, like a bank or a central counter party) and the central system. Its purpose is to query information regarding the journal of transaction impacting the utilisation of limits that have been defined by the system participant.

Outline

The LimitUtilisationJournalQueryV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. MessageHeader

Set of elements used to provide information on the header of the message.

B. SearchCriteria

Provides criteria in the form of business attributes to define result set.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <LmtUtilstnJrnlQry>	[1..1]			
	MessageHeader <MsgHdr>	[0..1]	±		5
	SearchCriteria <SchCrit>	[1..1]			5
	LimitType <LmtTp>	[0..*]	CodeSet		6
	JournalActivityDate <JrnlActvtyDt>	[1..1]	Date		6
	AccountIdentification <AcctId>	[0..1]	±		6
	LimitCurrency <LmtCcy>	[0..1]	CodeSet	C1	7
	AccountOwner <AcctOwnr>	[0..1]	±		7
	BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId>	[1..1]	±		7
	SupplementaryData <SplmtryData>	[0..*]	±	C5	8

2.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C4 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C5 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 MessageHeader <MsgHdr>

Presence: [0..1]

Definition: Set of elements used to provide information on the header of the message.

MessageHeader <MsgHdr> contains the following elements (see "[MessageHeader1](#)" on page 34 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		34
	CreationDateTime <CreDtTm>	[0..1]	DateTime		34

2.4.2 SearchCriteria <SchCrit>

Presence: [1..1]

Definition: Provides criteria in the form of business attributes to define result set.

SearchCriteria <SchCrit> contains the following **LimitUtilisationJournalSearchCriteria2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	LimitType <LmtTp>	[0..*]	CodeSet		6
	JournalActivityDate <JrnlActvtyDt>	[1..1]	Date		6
	AccountIdentification <AcctId>	[0..1]	±		6
	LimitCurrency <LmtCcy>	[0..1]	CodeSet	C1	7
	AccountOwner <AcctOwnr>	[0..1]	±		7
	BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId>	[1..1]	±		7

2.4.2.1 LimitType <LmtTp>

Presence: [0..*]

Definition: Type of limit applied by the system at the present time.

Datatype: "LimitType4Code" on page 42

CodeName	Name	Definition
EXGT	ExternalGuarantee	Limit is related to a cap amount granted by a national central bank or a settlement bank.
UCDT	UnsecuredCredit	Limit is related to a cap amount granted by a national central bank or a settlement bank, but generally unsecured outside of the market infrastructure.
ACOL	AutoCollateralisation	Limit is related to a credit operation that is or can be triggered when a buyer does not have a sufficient amount of money to settle a securities transaction in order to improve its cash position for the next settlement cycle. The credit provided can be secured using securities already held by the buyer ("collateral stocks") or the securities that are being purchased ("collateral flows").

2.4.2.2 JournalActivityDate <JrnlActvtyDt>

Presence: [1..1]

Definition: Date upon which journal activity takes place.

Datatype: "ISODate" on page 43

2.4.2.3 AccountIdentification <AcctId>

Presence: [0..1]

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

AccountIdentification <AcctId> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 30 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C4	30
Or}	Other <Othr>	[1..1]	±		30

2.4.2.4 LimitCurrency <LmtCcy>

Presence: [0..1]

Definition: Currency unit used to specify the limit amount.

Impacted by: C1 "ActiveCurrency"

Datatype: "[ActiveCurrencyCode](#)" on page 41

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

2.4.2.5 AccountOwner <AcctOwnc>

Presence: [0..1]

Definition: Owner of the account which is being queried.

AccountOwner <AcctOwnc> contains the following elements (see "[PartyIdentification136](#)" on page 36 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		36
	LEI <LEI>	[0..1]	IdentifierSet		36

2.4.2.6 BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId>

Presence: [1..1]

Definition: Identification of the system member for which the limit is established.

BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId> contains the following elements (see "[SystemPartyIdentification8](#)" on page 37 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		37
	ResponsiblePartyIdentification <RspnsbIPtyId>	[0..1]	±		37

2.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C5 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 32 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		33
	Envelope <Envlp>	[1..1]	(External Schema)		33

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

3 **camt.065.001.01** **LimitUtilisationJournalReportV01**

3.1 **MessageDefinition Functionality**

The LimitUtilisationJournalReport message is exchanged between the central system and a central securities depository or a directly connected system party (the central securities depository participant granted direct access, like a bank or central counter party) and is used to return information about the limit. Its purpose is to report information regarding the journal of transactions impacting the utilisation of limits that have been defined by the system participant.

Outline

The LimitUtilisationJournalReportV01 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. MessageHeader

Set of elements used to provide information on the header of the message.

B. Pagination

Pagination of the message.

Usage: the pagination of the message is only allowed when agreed between the parties.

C. ReportOrError

Provides information on report or error resulting from the originating query message.

D. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <LmtUtilstnJrnlRpt>	[1..1]			
	MessageHeader <MsgHdr>	[0..1]			12
	MessageIdentification <MsgId>	[1..1]	Text		12
	CreationDateTime <CreDtTm>	[0..1]	DateTime		12
	OriginalBusinessInstruction <OrgnlBizInstr>	[0..1]	±		12
	Pagination <Pgntn>	[0..1]	±		13
	ReportOnError <RptOrErr>	[1..1]			13
{Or	BusinessReport <BizRpt>	[1..*]			15
	LimitIdentification <LmtId>	[1..1]			17
	AccountIdentification <AcctId>	[1..1]	±		17
	Type <Tp>	[1..1]	CodeSet		17
	LimitCurrency <LmtCcy>	[0..1]	CodeSet	C1	18
	AccountOwner <AcctOwnr>	[1..1]	±		18
	BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId>	[0..1]	±		18
	LimitReport <LmtRpt>	[1..1]			19
{Or	LimitJournal <LmtJrnl>	[1..1]			20
	Limit <Lmt>	[1..1]			21
	Amount <Amt>	[1..1]			22
	Amount <Amt>	[1..1]	±		22
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		22
	UtilisationAmount <UtilstnAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		23
	AvailableAmount <AvlblAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		24
	JournalActivityDate <JrnlActvtyDt>	[1..1]	Date		24
	JournalEntry <JrnlNtry>	[0..*]			24
	JournalDate <JrnlDt>	[1..1]	±		24
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		25

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	±		25
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		25
	TransactionIdentification <TxId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		25
	ProcessorTransactionIdentification <PrctrTxId>	[0..1]	Text		26
	AdditionalEntryInformation <AddtlNtryInf>	[0..1]	Text		26
Or}	BusinessError <BizErr>	[1..*]			26
	Error <Err>	[1..1]			26
{Or	Code <Cd>	[1..1]	CodeSet		26
Or}	Proprietary <Prtry>	[1..1]	Text		26
	Description <Desc>	[0..1]	Text		27
Or}	OperationalError <OpriErr>	[1..*]			27
	Error <Err>	[1..1]			27
{Or	Code <Cd>	[1..1]	CodeSet		27
Or}	Proprietary <Prtry>	[1..1]	Text		27
	Description <Desc>	[0..1]	Text		27
	SupplementaryData <SplmtryData>	[0..*]	±	C6	28

3.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

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

C3 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C4 CurrencyAmount

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

Note: The decimal separator is a dot.

C5 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C6 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 MessageHeader <MsgHdr>

Presence: [0..1]

Definition: Set of elements used to provide information on the header of the message.

MessageHeader <MsgHdr> contains the following **MessageHeader12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		12
	CreationDateTime <CreDtTm>	[0..1]	DateTime		12
	OriginalBusinessInstruction <OrgnBizInstr>	[0..1]	±		12

3.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the sender, to unambiguously identify the message.

Usage: The sender has to make sure that MessageIdentification is unique for a pre-agreed period.

Datatype: "Max35Text" on page 46

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [0..1]

Definition: Date and time at which the message was created.

Datatype: "ISODatetime" on page 43

3.4.1.3 OriginalBusinessInstruction <OrgnBizInstr>

Presence: [0..1]

Definition: Unique identification of the original instruction.

OriginalBusinessInstruction <OrgnlBizInstr> contains the following elements (see "OriginalBusinessInstruction1" on page 34 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		34
	MessageNameIdentification <MsgNmId>	[0..1]	Text		34
	CreationDateTime <CreDtTm>	[0..1]	DateTime		35

3.4.2 Pagination <Pgntn>

Presence: [0..1]

Definition: Pagination of the message.

Usage: the pagination of the message is only allowed when agreed between the parties.

Pagination <Pgntn> contains the following elements (see "Pagination1" on page 33 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PageNumber <PgNb>	[1..1]	Text		33
	LastPageIndicator <LastPgInd>	[1..1]	Indicator		33

3.4.3 ReportOrError <RptOrErr>

Presence: [1..1]

Definition: Provides information on report or error resulting from the originating query message.

ReportOrError <RptOrErr> contains one of the following **LimitJournalReportOrError7Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	BusinessReport <BizRpt>	[1..*]			15
	LimitIdentification <LmtId>	[1..1]			17
	AccountIdentification <AcctId>	[1..1]	±		17
	Type <Tp>	[1..1]	CodeSet		17
	LimitCurrency <LmtCcy>	[0..1]	CodeSet	C1	18
	AccountOwner <AcctOwnr>	[1..1]	±		18
	BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId>	[0..1]	±		18
	LimitReport <LmtRpt>	[1..1]			19
{Or	LimitJournal <LmtJrnl>	[1..1]			20
	Limit <Lmt>	[1..1]			21
	Amount <Amt>	[1..1]			22
	Amount <Amt>	[1..1]	±		22
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		22
	UtilisationAmount <UtlstnAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		23
	AvailableAmount <AvlblAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		24
	JournalActivityDate <JrnlActvtyDt>	[1..1]	Date		24
	JournalEntry <JrnlNtry>	[0..*]			24
	JournalDate <JrnlDt>	[1..1]	±		24
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		25
	Amount <Amt>	[1..1]	±		25
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		25
	TransactionIdentification <TxId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		25
	ProcessorTransactionIdentification <PrctrTxId>	[0..1]	Text		26
	AdditionalEntryInformation <AddtlNtryInf>	[0..1]	Text		26

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	BusinessError <BizErr>	[1..*]			26
	Error <Err>	[1..1]			26
{Or	Code <Cd>	[1..1]	CodeSet		26
Or}	Proprietary <Prtry>	[1..1]	Text		26
	Description <Desc>	[0..1]	Text		27
Or}	OperationalError <OprlErr>	[1..*]			27
	Error <Err>	[1..1]			27
{Or	Code <Cd>	[1..1]	CodeSet		27
Or}	Proprietary <Prtry>	[1..1]	Text		27
	Description <Desc>	[0..1]	Text		27

3.4.3.1 BusinessReport <BizRpt>

Presence: [1..*]

Definition: Specifies the business report either as a limit utilisation journal or a business error.

BusinessReport <BizRpt> contains the following **LimitJournalReport4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	LimitIdentification <LmtId>	[1..1]			17
	AccountIdentification <AcctId>	[1..1]	±		17
	Type <Tp>	[1..1]	CodeSet		17
	LimitCurrency <LmtCcy>	[0..1]	CodeSet	C1	18
	AccountOwner <AcctOwnr>	[1..1]	±		18
	BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId>	[0..1]	±		18
	LimitReport <LmtRpt>	[1..1]			19
{Or	LimitJournal <LmtJrnl>	[1..1]			20
	Limit <Lmt>	[1..1]			21
	Amount <Amt>	[1..1]			22
	Amount <Amt>	[1..1]	±		22
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		22
	UtilisationAmount <UtilstnAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		23
	AvailableAmount <AvlblAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		24
	JournalActivityDate <JrnlActvtyDt>	[1..1]	Date		24
	JournalEntry <JrnlNtry>	[0..*]			24
	JournalDate <JrnlDt>	[1..1]	±		24
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		25
	Amount <Amt>	[1..1]	±		25
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		25
	TransactionIdentification <TxId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		25
	ProcessorTransactionIdentification <PrctrTxId>	[0..1]	Text		26
	AdditionalEntryInformation <AddtlNtryInf>	[0..1]	Text		26
Or}	BusinessError <BizErr>	[1..*]			26
	Error <Err>	[1..1]			26

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		26
Or}	Proprietary <Prtry>	[1..1]	Text		26
	Description <Desc>	[0..1]	Text		27

3.4.3.1.1 LimitIdentification <LmtId>

Presence: [1..1]

Definition: Identification of the limit on which information is requested.

LimitIdentification <LmtId> contains the following **LimitIdentification7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AccountIdentification <AcctId>	[1..1]	±		17
	Type <Tp>	[1..1]	CodeSet		17
	LimitCurrency <LmtCcy>	[0..1]	CodeSet	C1	18
	AccountOwner <AcctOwnr>	[1..1]	±		18
	BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId>	[0..1]	±		18

3.4.3.1.1.1 AccountIdentification <AcctId>

Presence: [1..1]

Definition: Unique identification as assigned by the account servicer to unambiguously identify the account.

AccountIdentification <AcctId> contains one of the following elements (see "AccountIdentification4Choice" on page 30 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C4	30
Or}	Other <Othr>	[1..1]	±		30

3.4.3.1.1.2 Type <Tp>

Presence: [1..1]

Definition: Nature of the risk management limit.

Datatype: "LimitType4Code" on page 42

CodeName	Name	Definition
EXGT	ExternalGuarantee	Limit is related to a cap amount granted by a national central bank or a settlement bank.
UCDT	UnsecuredCredit	Limit is related to a cap amount granted by a national central bank or a settlement bank, but generally

CodeName	Name	Definition
		unsecured outside of the market infrastructure.
ACOL	AutoCollateralisation	Limit is related to a credit operation that is or can be triggered when a buyer does not have a sufficient amount of money to settle a securities transaction in order to improve its cash position for the next settlement cycle. The credit provided can be secured using securities already held by the buyer ("collateral stocks") or the securities that are being purchased ("collateral flows").

3.4.3.1.1.3 LimitCurrency <LmtCcy>

Presence: [0..1]

Definition: Currency unit used to specify the limit amount.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 41

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

3.4.3.1.1.4 AccountOwner <AcctOwnr>

Presence: [1..1]

Definition: Owner of the account which is being queried.

AccountOwner <AcctOwnr> contains the following elements (see "[PartyIdentification136](#)" on page 36 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		36
	LEI <LEI>	[0..1]	IdentifierSet		36

3.4.3.1.1.5 BilateralLimitCounterpartyIdentification <BilLmtCtrPtyId>

Presence: [0..1]

Definition: Identification of the system member for which the limit is established.

BilateralLimitCounterpartyIdentification <BillMntCtrPtyId> contains the following elements (see "SystemPartyIdentification8" on page 37 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		37
	ResponsiblePartyIdentification <RspnsblPtyId>	[0..1]	±		37

3.4.3.1.2 LimitReport <LmtRpt>

Presence: [1..1]

Definition: Specifies the business report either as a limit utilisation journal or a business error.

LimitReport <LmtRpt> contains one of the following **LimitJournalReportOrError8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	LimitJournal <LmtJrnl>	[1..1]			20
	Limit <Lmt>	[1..1]			21
	Amount <Amt>	[1..1]			22
	Amount <Amt>	[1..1]	±		22
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		22
	UtilisationAmount <UtlstnAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		23
	AvailableAmount <AvlblAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		24
	JournalActivityDate <JrnlActvtyDt>	[1..1]	Date		24
	JournalEntry <JrnlNtry>	[0..*]			24
	JournalDate <JrnlDt>	[1..1]	±		24
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		25
	Amount <Amt>	[1..1]	±		25
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		25
	TransactionIdentification <TxId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		25
	ProcessorTransactionIdentification <PrcrTxId>	[0..1]	Text		26
	AdditionalEntryInformation <AddtlNtryInf>	[0..1]	Text		26
Or}	BusinessError <BizErr>	[1..*]			26
	Error <Err>	[1..1]			26
{Or	Code <Cd>	[1..1]	CodeSet		26
Or}	Proprietary <Prtry>	[1..1]	Text		26
	Description <Desc>	[0..1]	Text		27

3.4.3.1.2.1 LimitJournal <LmtJrnl>

Presence: [1..1]

Definition: Requested information on the limit.

LimitJournal <LmtJrnl> contains the following **LimitJournal3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Limit <Lmt>	[1..1]			21
	Amount <Amt>	[1..1]			22
	Amount <Amt>	[1..1]	±		22
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		22
	UtilisationAmount <UtlstnAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		23
	AvailableAmount <AvlblAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		24
	JournalActivityDate <JrnlActvtyDt>	[1..1]	Date		24
	JournalEntry <JrnlNtry>	[0..*]			24
	JournalDate <JrnlDt>	[1..1]	±		24
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		25
	Amount <Amt>	[1..1]	±		25
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxld>	[0..1]	Text		25
	TransactionIdentification <Txld>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		25
	ProcessorTransactionIdentification <PrcrTxld>	[0..1]	Text		26
	AdditionalEntryInformation <AddtlNtryInf>	[0..1]	Text		26

3.4.3.1.2.1.1 Limit <Lmt>

Presence: [1..1]

Definition: Maximum value used for risk containment in a system or towards counterparts. The limit may be a current limit or a default limit.

Limit <Lmt> contains the following **LimitAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]			22
	Amount <Amt>	[1..1]	±		22
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		22
	UtilisationAmount <UtlstnAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		23
	AvailableAmount <AvlblAmt>	[1..1]			23
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		24

3.4.3.1.2.1.1.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the limit, expressed in an eligible currency.

Amount <Amt> contains the following **CreditDebitAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	±		22
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		22

3.4.3.1.2.1.1.1.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money expressed in an eligible currency.

Amount <Amt> contains one of the following elements (see "[Amount2Choice](#)" on page 31 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	AmountWithoutCurrency <AmtWthtCcy>	[1..1]	Amount		31
Or}	AmountWithCurrency <AmtWthCcy>	[1..1]	Amount	C1, C4	31

3.4.3.1.2.1.1.1.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the amount of money is a debit or a credit.

Datatype: "[CreditDebitCode](#)" on page 42

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

3.4.3.1.2.1.1.2 UtilisationAmount <UtlstnAmt>

Presence: [1..1]

Definition: Utilised amount of money of the limit expressed in an eligible currency.

UtilisationAmount <UtlstnAmt> contains the following **CreditDebitAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		23

3.4.3.1.2.1.1.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money expressed in an eligible currency.

Amount <Amt> contains one of the following elements (see "[Amount2Choice](#)" on page 31 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	AmountWithoutCurrency <AmtWthtCcy>	[1..1]	Amount		31
Or}	AmountWithCurrency <AmtWthCcy>	[1..1]	Amount	C1, C4	31

3.4.3.1.2.1.1.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the amount of money is a debit or a credit.

Datatype: "[CreditDebitCode](#)" on page 42

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

3.4.3.1.2.1.1.3 AvailableAmount <AvlblAmt>

Presence: [1..1]

Definition: Remaining amount of money of the limit expressed in an eligible currency.

AvailableAmount <AvlblAmt> contains the following **CreditDebitAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	±		23
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		24

3.4.3.1.2.1.1.3.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money expressed in an eligible currency.

Amount <Amt> contains one of the following elements (see "[Amount2Choice](#)" on page 31 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	AmountWithoutCurrency <AmtWthtCcy>	[1..1]	Amount		31
Or}	AmountWithCurrency <AmtWthCcy>	[1..1]	Amount	C1, C4	31

3.4.3.1.2.1.3.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the amount of money is a debit or a credit.

Datatype: "[CreditDebitCode](#)" on page 42

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

3.4.3.1.2.1.2 JournalActivityDate <JrnIActvtyDt>

Presence: [1..1]

Definition: Date upon which journal activity takes place.

Datatype: "[ISODate](#)" on page 43

3.4.3.1.2.1.3 JournalEntry <JrnINtry>

Presence: [0..*]

Definition: Recording of transaction data pertaining to a transaction in a journal.

JournalEntry <JrnINtry> contains the following **LimitJournalEntry3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	JournalDate <JrnIDt>	[1..1]	±		24
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		25
	Amount <Amt>	[1..1]	±		25
	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[0..1]	Text		25
	TransactionIdentification <TxId>	[0..1]	Text		25
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		25
	ProcessorTransactionIdentification <PrctrTxId>	[0..1]	Text		26
	AdditionalEntryInformation <AddtlNtryInf>	[0..1]	Text		26

3.4.3.1.2.1.3.1 JournalDate <JrnIDt>

Presence: [1..1]

Definition: Date and time for which the limit journal entry applies.

JournalDate <JrnIDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 31 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		32
Or}	DateTime <DtTm>	[1..1]	DateTime		32

3.4.3.1.2.1.3.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

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

Datatype: "[CreditDebitCode](#)" on page 42

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

3.4.3.1.2.1.3.3 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of individual entry impacting the limit.

Amount <Amt> contains one of the following elements (see "[Amount2Choice](#)" on page 31 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	AmountWithoutCurrency <AmtWthtCcy>	[1..1]	Amount		31
Or}	AmountWithCurrency <AmtWthCcy>	[1..1]	Amount	C1, C4	31

3.4.3.1.2.1.3.4 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>

Presence: [0..1]

Definition: Identification of a transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities.

Datatype: "[Max35Text](#)" on page 46

3.4.3.1.2.1.3.5 TransactionIdentification <TxId>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 46

3.4.3.1.2.1.3.6 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 46

3.4.3.1.2.1.3.7 ProcessorTransactionIdentification <PcrTxId>

Presence: [0..1]

Definition: Identification of the transaction assigned by the processor.

Datatype: "Max35Text" on page 46

3.4.3.1.2.1.3.8 AdditionalEntryInformation <AddtINtryInf>

Presence: [0..1]

Definition: Further details of the entry.

Datatype: "Max500Text" on page 46

3.4.3.1.2.2 BusinessError <BizErr>

Presence: [1..*]

Definition: Reason the requested business information is not given.

BusinessError <BizErr> contains the following **ErrorHandling5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Error <Err>	[1..1]			26
{Or	Code <Cd>	[1..1]	CodeSet		26
Or}	Proprietary <Prtry>	[1..1]	Text		26
	Description <Desc>	[0..1]	Text		27

3.4.3.1.2.2.1 Error <Err>

Presence: [1..1]

Definition: Specification of the error, in coded or proprietary form.

Error <Err> contains one of the following **ErrorHandling3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		26
Or}	Proprietary <Prtry>	[1..1]	Text		26

3.4.3.1.2.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specification of the error, in coded form.

Datatype: "ExternalSystemErrorHandling1Code" on page 42

3.4.3.1.2.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specification of the error, in free format.

Datatype: "Max35Text" on page 46

3.4.3.1.2.2.2 Description <Desc>

Presence: [0..1]

Definition: Specification of the error, in free format.

Datatype: "Max140Text" on page 45

3.4.3.2 OperationalError <OprErr>

Presence: [1..*]

Definition: Specifies the operational error resulting from the processing of a request.

OperationalError <OprErr> contains the following **ErrorHandling5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Error <Err>	[1..1]			27
{Or	Code <Cd>	[1..1]	CodeSet		27
Or}	Proprietary <Prtry>	[1..1]	Text		27
	Description <Desc>	[0..1]	Text		27

3.4.3.2.1 Error <Err>

Presence: [1..1]

Definition: Specification of the error, in coded or proprietary form.

Error <Err> contains one of the following **ErrorHandling3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		27
Or}	Proprietary <Prtry>	[1..1]	Text		27

3.4.3.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specification of the error, in coded form.

Datatype: "ExternalSystemErrorHandling1Code" on page 42

3.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specification of the error, in free format.

Datatype: "Max35Text" on page 46

3.4.3.2.2 Description <Desc>

Presence: [0..1]

Definition: Specification of the error, in free format.

Datatype: "Max140Text" on page 45

3.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: C6 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 32 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		33
	Envelope <Envlp>	[1..1]	(External Schema)		33

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

4 Message Items Types

4.1 MessageComponents

4.1.1 Account

4.1.1.1 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		29
	SchemeName <SchmeNm>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		29
Or}	Proprietary <Prtry>	[1..1]	Text		29
	Issuer <Issr>	[0..1]	Text		30

4.1.1.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 45

4.1.1.1.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		29
Or}	Proprietary <Prtry>	[1..1]	Text		29

4.1.1.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 42

4.1.1.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 46

4.1.1.1.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 46

4.1.2 Account Identification

4.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C4	30
Or}	Other <Othr>	[1..1]	±		30

4.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Impacted by: C4 "IBAN"

Datatype: "IBAN2007Identifier" on page 44

Constraints

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

4.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see "[GenericAccountIdentification1](#)" on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		29
	SchemeName <SchmeNm>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		29
Or}	Proprietary <Prtry>	[1..1]	Text		29
	Issuer <Issr>	[0..1]	Text		30

4.1.3 Amount

4.1.3.1 Amount2Choice

Definition: Choice between an amount with or without the currency.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	AmountWithoutCurrency <AmtWthtCcy>	[1..1]	Amount		31
Or}	AmountWithCurrency <AmtWthCcy>	[1..1]	Amount	C1, C4	31

4.1.3.1.1 AmountWithoutCurrency <AmtWthtCcy>

Presence: [1..1]

Definition: Number of monetary units specified in a currency where the unit of currency is implied by the context.

Datatype: "ImpliedCurrencyAndAmount" on page 40

4.1.3.1.2 AmountWithCurrency <AmtWthCcy>

Presence: [1..1]

Definition: Number of monetary units specified in a currency where the unit of currency is explicit.

Impacted by: C1 "ActiveCurrency", C4 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 40

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.4 Date Time

4.1.4.1 DateAndDateTime2Choice

Definition: Choice between a date or a date and time format.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		32
Or}	DateTime <DtTm>	[1..1]	DateTime		32

4.1.4.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 43

4.1.4.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODatetime" on page 43

4.1.5 Identification Information

4.1.5.1 GenericIdentification36

Definition: Identification using a proprietary scheme.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		32
	Issuer <Issr>	[1..1]	Text		32
	SchemeName <SchmeNm>	[0..1]	Text		32

4.1.5.1.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Max35Text" on page 46

4.1.5.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 46

4.1.5.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 46

4.1.6 Miscellaneous

4.1.6.1 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		33
	Envelope <Envlp>	[1..1]	(External Schema)		33

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

4.1.6.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 45

4.1.6.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

4.1.6.2 Pagination1

Definition: Number used to sequence pages when it is not possible for data to be conveyed in a single message and the data has to be split across several pages (messages).

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PageNumber <PgNb>	[1..1]	Text		33
	LastPageIndicator <LastPgInd>	[1..1]	Indicator		33

4.1.6.2.1 PageNumber <PgNb>

Presence: [1..1]

Definition: Page number.

Datatype: "Max5NumericText" on page 46

4.1.6.2.2 LastPageIndicator <LastPgInd>

Presence: [1..1]

Definition: Indicates the last page.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 45):

- *Meaning When True:* Yes
- *Meaning When False:* No

4.1.6.3 MessageHeader1

Definition: Set of characteristics, such as the identification or the creation date and time, specific to the message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		34
	CreationDateTime <CreDtTm>	[0..1]	DateTime		34

4.1.6.3.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the sender, to unambiguously identify the message.

Usage: The sender has to make sure that MessageIdentification is unique for a pre-agreed period.

Datatype: "Max35Text" on page 46

4.1.6.3.2 CreationDateTime <CreDtTm>

Presence: [0..1]

Definition: Date and time at which the message was created.

Datatype: "ISODatetime" on page 43

4.1.6.4 OriginalBusinessInstruction1

Definition: Unique identification, as assigned by the original requestor, to unambiguously identify the business instruction message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		34
	MessageNameIdentification <MsgNmId>	[0..1]	Text		34
	CreationDateTime <CreDtTm>	[0..1]	DateTime		35

4.1.6.4.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original initiating party, to unambiguously identify the original instruction message.

Datatype: "Max35Text" on page 46

4.1.6.4.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

Definition: Specifies the instruction message name identifier to which the message refers.

Datatype: "Max35Text" on page 46

4.1.6.4.3 CreationDateTime <CreDtTm>

Presence: [0..1]

Definition: Date and time at which the message was created.

Datatype: "ISODateTime" on page 43

4.1.7 Party Identification

4.1.7.1 PartyIdentification120Choice

Definition: Choice between different formats for the identification of a party.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	AnyBIC <AnyBIC>	[1..1]	IdentifierSet	C2	35
Or	ProprietaryIdentification <PrtryId>	[1..1]	±		35
Or}	NameAndAddress <NmAndAdr>	[1..1]	±		36

4.1.7.1.1 AnyBIC <AnyBIC>

Presence: [1..1]

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

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 44

Constraints

- **AnyBIC**

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

4.1.7.1.2 ProprietaryIdentification <PrtryId>

Presence: [1..1]

Definition: Unique and unambiguous identifier, as assigned to a financial institution using a proprietary identification scheme.

ProprietaryIdentification <PrtryId> contains the following elements (see "[GenericIdentification36](#)" on page 32 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		32
	Issuer <Issr>	[1..1]	Text		32
	SchemeName <SchmeNm>	[0..1]	Text		32

4.1.7.1.3 NameAndAddress <NmAndAdr>

Presence: [1..1]

Definition: Name and address of a party.

NameAndAddress <NmAndAdr> contains the following elements (see "[NameAndAddress5](#)" on page 37 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		37
	Address <Adr>	[0..1]	±		38

4.1.7.2 PartyIdentification136

Definition: Identification of the party.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		36
	LEI <LEI>	[0..1]	IdentifierSet		36

4.1.7.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique identification of the party.

Identification <Id> contains one of the following elements (see "[PartyIdentification120Choice](#)" on page 35 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	AnyBIC <AnyBIC>	[1..1]	IdentifierSet	C2	35
Or	ProprietaryIdentification <PrtryId>	[1..1]	±		35
Or}	NameAndAddress <NmAndAdr>	[1..1]	±		36

4.1.7.2.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 44

4.1.7.3 SystemPartyIdentification8

Definition: Unique and unambiguous identification of a party within a system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		37
	ResponsiblePartyIdentification <RspnsblPtyId>	[0..1]	±		37

4.1.7.3.1 Identification <Id>

Presence: [1..1]

Definition: Unique identification to unambiguously identify the party within the system.

Identification <Id> contains the following elements (see "PartyIdentification136" on page 36 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		36
	LEI <LEI>	[0..1]	IdentifierSet		36

4.1.7.3.2 ResponsiblePartyIdentification <RspnsblPtyId>

Presence: [0..1]

Definition: Unique identification of the party responsible for the maintenance of the party reference data.

ResponsiblePartyIdentification <RspnsblPtyId> contains the following elements (see "PartyIdentification136" on page 36 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		36
	LEI <LEI>	[0..1]	IdentifierSet		36

4.1.8 Postal Address

4.1.8.1 NameAndAddress5

Definition: Information that locates and identifies a party.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		37
	Address <Adr>	[0..1]	±		38

4.1.8.1.1 Name <Nm>

Presence: [1..1]

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

Datatype: "Max350Text" on page 45

4.1.8.1.2 Address <Adr>

Presence: [0..1]

Definition: Postal address of the party.

Address <Adr> contains the following elements (see "PostalAddress1" on page 38 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		38
	AddressLine <AdrLine>	[0..5]	Text		39
	StreetName <StrtNm>	[0..1]	Text		39
	BuildingNumber <BldgNb>	[0..1]	Text		39
	PostCode <PstCd>	[0..1]	Text		39
	TownName <TwnNm>	[0..1]	Text		39
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		39
	Country <Ctry>	[1..1]	CodeSet	C3	39

4.1.8.2 PostalAddress1

Definition: Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		38
	AddressLine <AdrLine>	[0..5]	Text		39
	StreetName <StrtNm>	[0..1]	Text		39
	BuildingNumber <BldgNb>	[0..1]	Text		39
	PostCode <PstCd>	[0..1]	Text		39
	TownName <TwnNm>	[0..1]	Text		39
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		39
	Country <Ctry>	[1..1]	CodeSet	C3	39

4.1.8.2.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: "AddressType2Code" on page 41

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.

CodeName	Name	Definition
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

4.1.8.2.2 AddressLine <AdrLine>

Presence: [0..5]

Definition: Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.

Datatype: "Max70Text" on page 46

4.1.8.2.3 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 46

4.1.8.2.4 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 45

4.1.8.2.5 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 45

4.1.8.2.6 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 46

4.1.8.2.7 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country for example, state, region, county.

Datatype: "Max35Text" on page 46

4.1.8.2.8 Country <Ctry>

Presence: [1..1]

Definition: Nation with its own government.

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 41

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

4.2 Message Datatypes

4.2.1 Amount

4.2.1.1 ActiveCurrencyAndAmount

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

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 41

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.2.1.2 ImpliedCurrencyAndAmount

Definition: Number of monetary units specified in a currency where the unit of currency is implied by the context and compliant with ISO 4217. The decimal separator is a dot.

Note: a zero amount is considered a positive amount.

Type: Amount

Format

minInclusive	0
totalDigits	18
fractionDigits	5

4.2.2 CodeSet

4.2.2.1 ActiveCurrencyCode

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

Type: CodeSet

Format

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

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

4.2.2.2 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

4.2.2.3 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

4.2.2.4 CreditDebitCode

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

Type: CodeSet

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

4.2.2.5 ExternalAccountIdentification1Code

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

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

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength 1
 maxLength 4

4.2.2.6 ExternalSystemErrorHandler1Code

Definition: Specifies the error code as generated by the system in the response, as published in an external balance type code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength 1
 maxLength 4

4.2.2.7 LimitType4Code

Definition: Specifies the type of risk management limit.

Type: CodeSet

CodeName	Name	Definition
EXGT	ExternalGuarantee	Limit is related to a cap amount granted by a national central bank or a settlement bank.
UCDT	UnsecuredCredit	Limit is related to a cap amount granted by a national central bank or a settlement bank, but generally unsecured outside of the market infrastructure.
ACOL	AutoCollateralisation	Limit is related to a credit operation that is or can be triggered when a buyer does not have a sufficient amount of money to settle a securities transaction in order to improve its cash position for the next settlement cycle. The credit provided can be secured using securities already held by the buyer ("collateral stocks") or the securities that are being purchased ("collateral flows").

4.2.3 Date

4.2.3.1 ISODate

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

Type: Date

4.2.4 DateTime

4.2.4.1 ISODateTime

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

Note on the time format:

1) beginning / end of calendar day

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

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

2) fractions of second in time format

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

Type: DateTime

4.2.5 IdentifierSet

4.2.5.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

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

4.2.5.2 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

4.2.5.3 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern [A-Z0-9]{18,18}[0-9]{2,2}

4.2.6 Indicator

4.2.6.1 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

4.2.7 Text

4.2.7.1 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

4.2.7.2 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

4.2.7.3 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

4.2.7.4 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
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maxLength	350
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4.2.7.5 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

4.2.7.6 Max500Text

Definition: Specifies a character string with a maximum length of 500 characters.

Type: Text

Format

minLength	1
maxLength	500

4.2.7.7 Max5NumericText

Definition: Specifies a numeric string with a maximum length of 5 digits.

Type: Text

Format

pattern	[0-9]{1,5}
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4.2.7.8 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70