



## Usage Guideline

# **PaymentAdviceNotifications\_camt.054.001.08**

## camt.054\_PaymentAdviceNotifications

This document describes a usage guideline restricting the base message camt.054.001.08. You can also consult this [information online](#).

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<b>Table of Content</b>	<b>2</b>
<b>Message Functionality</b>	<b>3</b>
<b>About this document</b>	<b>7</b>
<b>Introduction</b>	<b>8</b>
<b>Usage Guideline</b>	<b>13</b>
<b>Rule Definitions</b>	<b>48</b>
<b>Appendix</b>	<b>49</b>
<b>Legal Notices</b>	<b>79</b>

## Message Functionality

### Collection Description

**camt.054\_PaymentAdviceNotifications** ([link](#))

camt.054 for PaymentAdviceNotifications

### Usage Guideline Description

**PaymentAdviceNotifications\_camt.054.001.08** ([link](#))

#### Scope

The BankToCustomerDebitCreditNotification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account.

#### Usage

The BankToCustomerDebitCreditNotification message can contain reports for more than one account. It provides information for cash management and/or reconciliation.

The BankToCustomerDebitCreditNotification message can be used to:

- report pending and booked items;
- notify one or more debit entries;
- notify one or more credit entries;
- notify a combination of debit and credit entries.

It can include underlying details of transactions that have been included in the entry.

It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient).

It does not contain balance information.

### Outline

In the Collection camt.054\_PaymentAdviceNotifications, the message

PaymentAdviceNotifications\_camt.054.001.08 is composed of a mandatory Business Application Header V02 (head.001.001.02) and a Document.

#### **Business Application Header V02 (head.001.001.02)**

The Business Application Header V02 (head.001.001.02) is composed of 15 elements.

##### **a - Character Set**

Contains the character set of the text-based elements used in the Business Message.

##### **b - From**

The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially

contained in the transport header (as defined in the transport layer).

**c - To**

The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

**d - Business Message Identifier**

Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

**e - Message Definition Identifier**

Contains the MessageIdentifier that defines the BusinessMessage.

It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

**f - Business Service**

Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example: E&I.

**g - Market Practice**

Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.

A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

**h - Creation Date**

Date and time when this Business Message (header) was created.

**i - Business Processing Date**

Processing date and time indicated by the sender for the receiver of the business message.

This date may be different from the date and time provided in the CreationDate.

Usage: Market practice or bilateral agreement should specify how this element should be used.

**j - Copy Duplicate**

Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

**k - Possible Duplicate**

Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message

should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission.

**l - Priority**

Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

**m - Signature**

Contains the digital signature of the Business Entity authorised to sign this Business Message.

**n - Related**

Specifies the Business Application Header(s) of the Business Message(s) to which this Business Message relates.

Can be used when replying to a query; can also be used when canceling or amending.

**o - CrossElementComplexRule : RelatedPresentWhenCopyDupl**

Related MUST contain the relevant BusinessMessageHeader elements of the BusinessMessage to which this BusinessMessage relates.

If CopyDuplicate is present, then Related MUST be present.

**Document - Bank To Customer Debit Credit Notification V08 (camt.054.001.08)**

The Document - Bank To Customer Debit Credit Notification V08 (camt.054.001.08) is composed of 5 elements.

**a - Group Header**

Common information for the message.

**b - Notification**

Notifies debit and credit entries for the account.

**c - Supplementary Data**

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

**d - CrossElementSimpleRule : MessageOrNotificationPaginationRule**

MessagePagination may be present or NotificationPagination may be present, but not both.

**e - Textual : SupplementaryDataRule**

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.



## About this document

### Legend

Abbreviation	Term	Description
X	Excluded	An optional field or element must not be populated.
I	Ignored	A field or element could be populated but is ignored by the receiver.
[x..y]	Multiplicity	A field or element multiplicity has changed.
FV	Fixed Value	A field or element must contain a given value.
T/C	Type / Code Change	A user-defined datatype replaces an existing simple datatype.
A	Element Added	A field or element has been added.

Header	Description
Index	Element reference
LvL	Element nesting in tree hierarchy
Name	Element name
XML Tag	Element XML tag
Mult	Element multiplicity
Type / Code	Element formatting
Rest	Restriction type
Additional details	Other restriction specifics

Type/Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	maximum (L) length, minimum length is 0	test{10}
m <= decimal <= M	minimum (m) and maximum (M) values	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) number of digits	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

# 1 Introduction

## 1.1 Introduction to Bankline Direct

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Bankline Direct provides a transactional gateway between NatWest and those customers who require the facility to make payments and receive account information reports and notifications. The service supports a varied array of industry and NatWest formats to enable simple integration into customers' own systems.

The Bankline Direct service is scalable and flexible to meet the need of customers who wish to make single payments transactions or multi-payment files. An extensive number of different account information reports and payment advice notifications are available, along with reconciliation and activity reporting. All reports are published at a frequency that suits the needs of the customer.

All data exchanged between the customer and the Bankline Direct service is secure, adhering to industry security standards.



## **2 Camt.054.001.08 – Bank to Customer Debit Credit Notification**

### **2.1 Purpose of camt.054**

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NatWest uses the camt.054 message format for Bank to Customer Debit Credit Notifications. It is used to inform the account owner, or authorized party, of single or multiple debits and/or credit entries reported to the account. A single camt.054 can contain notifications for one account only. It can include underlying details of transactions that have been included in the entry. It does not contain balance information.

This document describes the NatWest implementation of the ISO20022 camt.054.001.08 XML message for debit and credit notifications.

### **2.2 Use of camt.054**

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The camt.054 Debit Credit Notifications are only available across the following file based communications channels:

- SWIFTNet FileAct
- sFTP
- Connect Direct Secure+

Please refer to the Bankline Direct Channel Build Guidelines for setup requirements for communication channels.

## 2.3 Frequency of Generation

Bankline Direct Debit Credit Notifications will be generated for the accounts registered for Payment Advice Notifications service. A notification per account is generated when a Debit Credit is posted on the account and delivered with chosen preferences via chosen communication channel. Based on the chosen Notification schedule the available notification messages per account are bulked into a single file per Customer.

Preferences	Setting	Resultant System Behavior
Notification Schedule	No Schedule	If selected, PANs will not be generated.
	15 Minutes 30 Minutes Hourly Four Hourly Eight Hourly Operating Window End	This is the anticipated frequency at which the PAN file will be published during your registered operating window. For the 15-minute setting, this should be interpreted as up to four PANs per hour rather than PANs exactly 15 minutes apart. An appropriate level of frequency will be offered based on customer profile.
Receive PAN on	All Days	This preference will result in a PAN file being produced seven days per week. <b>Note:</b> This will result in any advices generated after your operating window has closed being reported earlier (at the start of the next operating window, which will be the following day via the All Days setting.
	English Working Days only	This preference will result in a PAN file being produced on accounting days only.
Daily Operating Window	24 Hour	This preference will result in a PAN file being produced on a 24-hour basis at the selected Notification frequency.
	Specific Operating Period (local time)	This preference will result in a PAN file being produced during the specified operating window. The first PAN file of the day produced for your operating window will report all advices since the previous PAN file. These times are local to the registered Time Zone and Bankline Direct adjusts these back to the appropriate UK time.
Time Zone	Selected Time Zones available	If GMT selected, please note that this is automatically adjusted for British Summer Time.
File Delivery	Compress File –No	File is provided uncompressed.
	Compress File -ZIP	File is provided compressed via WinZip compression.
	Compress File - GZIP	File is provided compressed via GZip compression.
Maximum File Size (Max 250 MB)	250	Maximum file size, to be specified in 10 MB increments. The Maximum File Size preference combined with the actual volume of data to be reported may result in multiple PAN files being generated. These will be published as per your Notification schedule.

## 2.4 File Naming Convention

The file name for Debit/Credit Notifications conforms to the following convention:

Debit/Credit Notifications per account is a report which includes the notification details for a single account registered under the Customer profile.

Debit Credit Notifications per Customer is a bulk report which includes the notifications for all accounts registered under the Customer profile.

Field Name	Mandatory / Optional	Field Length	Field Content
File Name Prefix	Mandatory	8 Characters	CAMT.054 Debit Credit Notifications will be configured with file name prefix "camt.054"
Separator	Mandatory	1 Character	Full stop '.'
Account Number Or Customer Sender Id/Customer Id	Mandatory	<Variable Length>	For <u>Debit/Credit Notifications per account</u> - Account number for which the notification is generated Or <u>Debit/Credit Notifications per Customer</u> - Customer Sender Id/Customer Id for which the notifications are generated
Separator	Mandatory	1 Character	Underscore '_'
Date	Mandatory	8 Character	Will be in 'CCYYMMDD' format. For e.g. - 20220424
Separator	Mandatory	1 Character	Underscore '_'
Time	Mandatory	6 Character	Will be in 'HH24MMSS' format. For e.g. - 233013
Separator	Mandatory	1 Character	Underscore '_'
File Reference	Mandatory	<Variable Length>	Unique reference number
Separator	Mandatory	1 Character	Full stop '.'
File Extension	Mandatory	2 or 3 Characters	Will be either: • 'xml' if no compression has been requested. • 'gz' if GZip compression has been requested. • 'zip' if WinZip compression has been requested.

Example File names (Debit/Credit Notifications per account):

- camt.054.ACCOUNTNUMBER\_20210513\_022103\_72447430.xml (no compression)
- camt.054.ACCOUNTNUMBER\_20210513\_022103\_72447530.gz (GZip compression)
- camt.054.ACCOUNTNUMBER\_20210513\_022103\_72447630.zip (WinZip compression)

Example File names (Debit Credit Notifications per Customer):

- camt.054.CUSTOMERID\_20210513\_022103\_72448430.xml (no compression)
- camt.054.CUSTOMERID\_20210513\_022103\_72449530.gz (GZip compression)
- camt.054.CUSTOMERID\_20210513\_022103\_72446630.zip (WinZip compression)

## 3 Camt.054 Debit Credit Notifications Format

### 3.1 Assumptions

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1. Duplicate checking for receipt of debit/credit notification will be determined via bilateral agreement between customer and bank.
2. Bank will send Camt054 schema according to the message definition and rules, published and approved by SWIFT in Mystandards under ISO20022 MX standards.
3. Standard XML version declaration must explicitly specify that XML v1.0 is being used. The <Document> tag should specify the appropriate namespace. Example:  
`<?xml version="1.0" encoding="UTF-8" ?>`  
`<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">`

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	0	Full Message		[1..1]			Rules: R1, R2
	1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]			
	2	From	<Fr>	[1..1]	Choice		
	3	Financial Institution Identification	<FIId>	[1..1]			
	4	Financial Institution Identification	<FinInstnId>	[1..1]			
	5	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	2	To	<To>	[1..1]	Choice		
	3	Organisation Identification	<OrgId>	[1..1]			
	4	Identification	<Id>	[0..1]	Choice		
	5	Organisation Identification	<OrgId>	[1..1]			
	6	Other	<Othr>	[0..*]			
	7	Identification	<Id>	[1..1]	text{1,35}		
	2	Business Message Identifier	<BizMsgIdr>	[1..1]	text{1,35}		
	2	Message Definition Identifier	<MsgDefIdr>	[1..1]	text{1,35}		
	2	Business Service	<BizSvc>	[0..1]	text{1,35}		
	2	Creation Date	<CreDt>	[1..1]	dateTime		
	1	Document		[1..1]			
	2	Bank To Customer Debit Credit Notification V08 (camt.054.001.08)	<BkToCstmrDbt CdtNtfctn>				
	3	Group Header	<GrpHdr>	[1..1]			
	4	Message Identification	<MsgId>	[1..1]	text{1,35}		
	4	Creation Date Time	<CreDtTm>	[1..1]	dateTime		Comment: No additional comments or rules
	4	Message Recipient	<MsgRcpt>	[0..1]			
	5	Name	<Nm>	[0..1]	text{1,140}		
	5	Identification	<Id>	[0..1]	Choice		Comment: This field will be used when the Account number is not in IBAN format
	6	Organisation Identification	<OrgId>	[1..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Comment: "This field will be populated with Customer BIC for SWIFT customers, OR it will be populated with Customer Sender ID or Customer ID for non-SWIFT customers"
	7	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	7	Other	<Othr>	[0..*]			
	8	Identification	<Id>	[1..1]	text{1,35}		Comment: This field may be populated with the Customer ID
	3	Notification	<Ntfctn>	[1..*]			Comment: No additional comments or rules
	4	Identification	<Id>	[1..1]	text{1,35}		
	4	Account	<Acct>	[1..1]			
	5	Identification	<Id>	[1..1]	Choice		
	6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Comment: This field will be used when the Account number is in IBAN format
	6	Other	<Othr>	[1..1]			
	7	Identification	<Id>	[1..1]	text{1,34}		Comment: This field will be used when the Account number is not in IBAN format
	5	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
	5	Name	<Nm>	[0..1]	text{1,70}		Comment: No additional comments or rules
	4	Transactions Summary	<TxSummry>	[0..1]			
	5	Total Credit Entries	<TtICdtNtries>	[0..1]			
	6	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}		Rules: R1
	6	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17		
	5	Total Debit Entries	<TtIDbtNtries>	[0..1]			
	6	Number Of Entries	<NbOfNtries>	[0..1]	text [0-9]{1,15}		Rules: R2

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	Sum	<Sum>	[0..1]	decimal td = 18 fd = 17		
	4	Entry	<Ntry>	[0..*]			
	5	Entry Reference	<NtryRef>	[0..1]	text{1,35}		
	5	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	5	Credit Debit Indicator	<CdtDbtInd>	[1..1]	text		
	6	Credit			CRDT		
	6	Debit			DBIT		
	5	Status	<Sts>	[1..1]	Choice		
	6	Code	<Cd>	[1..1]	text{1,4}		
	5	Value Date	<ValDt>	[0..1]	Choice		
	6	Date	<Dt>	[1..1]	date		
	5	Bank Transaction Code	<BkTxCd>	[1..1]			
	6	Domain	<Domn>	[0..1]			
	7	Code	<Cd>	[1..1]	text{1,4}		
	7	Family	<Fmly>	[1..1]			
	8	Code	<Cd>	[1..1]	text{1,4}		
	8	Sub Family Code	<SubFmlyCd>	[1..1]	text{1,4}		
	6	Proprietary	<Prtry>	[0..1]			Comment: The Bank Transaction Codes used by the issuer will be attached to the Appendix of the .pdf file
	7	Code	<Cd>	[1..1]	text{1,35}		
	7	Issuer	<Issr>	[0..1]	text{1,35}		
	5	Entry Details	<NtryDtls>	[0..*]			
	6	Transaction Details	<TxDtls>	[0..*]			
	7	References	<Refs>	[0..1]			
	8	Account Servicer	<AcctSvcrRef>	[0..1]	text{1,35}		Comment: No additional comments or rules
	8	Payment Information	<PmtInfId>	[0..1]	text{1,35}		
		Identification					

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	8	Identification Instruction	<InstrId>	[0..1]	text{1,35}		Comment: No additional comments or rules
	8	Identification End To End	<EndToEndId>	[0..1]	text{1,35}		Comment: No additional comments or rules
	8	UETR	<UETR>	[0..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}		
	8	Identification Transaction	<TxId>	[0..1]	text{1,35}		
	7	Amount	<Amt>	[0..1]	0 <= decimal td = 18 fd = 5		
	8	Currency Xml Attribute	<Ccy>		text [A-Z]{3,3}		
	7	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text		Comment: No additional comments or rules
	8	Credit			CRDT		Rules: R1
	8	Debit			DBIT		Rules: R2
	7	Amount Details	<AmtDtls>	[0..1]			
	8	Instructed Amount	<InstdAmt>	[0..1]			
	9	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		Comment: No additional comments or rules
	10	Currency Xml Attribute	<Ccy>		text [A-Z]{3,3}		Comment: No additional comments or rules
	9	Exchange Currency	<CcyXchg>	[0..1]			
	10	Currency Source	<SrcCcy>	[1..1]	text [A-Z]{3,3}		
	10	Currency Target	<TrgtCcy>	[0..1]	text [A-Z]{3,3}		
	10	Unit Currency	<UnitCcy>	[0..1]	text [A-Z]{3,3}		
	10	Exchange Rate	<XchgRate>	[1..1]	decimal td = 11 fd = 10		Comment: No additional comments or rules



Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	10	Contract Identification	<CtrctId>	[0..1]	text{1,35}		Comment: No additional comments or rules
	8	Transaction Amount	<TxAmt>	[0..1]			Comment: Envelope-Tag
	9	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		Comment: No additional comments or rules
	10	Currency Xml Attribute	<Ccy>		text [A-Z]{3,3}		
	9	Exchange Currency	<CcyXchg>	[0..1]			
	10	Currency Source	<SrcCcy>	[1..1]	text [A-Z]{3,3}		
	10	Currency Target	<TrgtCcy>	[0..1]	text [A-Z]{3,3}		
	10	Unit Currency	<UnitCcy>	[0..1]	text [A-Z]{3,3}		
	10	Exchange Rate	<XchgRate>	[1..1]	decimal td = 11 fd = 10		Comment: No additional comments or rules
	10	Contract Identification	<CtrctId>	[0..1]	text{1,35}		Comment: No additional comments or rules
	7	Charges	<Chrgs>	[0..1]			
	8	Total Charges And Tax Amount	<TtlChrgsAndTaxAmt>	[0..1]	0 <= decimal td = 18 fd = 5		Comment: No additional comments or rules
	9	Currency Xml Attribute	<Ccy>		text [A-Z]{3,3}		
	8	Record	<Rcrd>	[0..*]			
	9	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		Comment: No additional comments or rules
	10	Currency Xml Attribute	<Ccy>		text [A-Z]{3,3}		Comment: No additional comments or rules
	9	Credit Debit Indicator	<CdtDbtInd>	[0..1]	text		
	10	Credit			CRDT		
	10	Debit			DBIT		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	9	Charge Included Indicator	<ChrgInclInd>	[0..1]	boolean		
	9	Type	<Tp>	[0..1]	Choice		
	10	Code	<Cd>	[1..1]	text{1,4}		Comment: No additional comments or rules
	9	Rate	<Rate>	[0..1]	decimal td = 11 fd = 10		
	9	Bearer	 	[0..1]	text		
	10	Debtor Borne By			DEBT		
	10	Creditor Borne By			CRED		
	10	Shared			SHAR		
	10	Service Level Following			SLEV		
	9	Agent	<Agt>	[0..1]			
	10	Financial Institution Identification	<FinInstnId>	[1..1]			
	11	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	11	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	12	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	10	Branch Identification	<BrnchId>	[0..1]			
	11	Identification	<Id>	[0..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Related Parties	<RltdPties>	[0..1]			
	8	Initiating Party	<InitgPty>	[0..1]	Choice		
	9	Party	<Pty>	[1..1]			
	10	Name	<Nm>	[0..1]	text{1,140}		
	10	Postal Address	<PstlAdr>	[0..1]			
	11	Address	<AdrTp>	[0..1]	Choice		
	12	Type					
	12	Code	<Cd>	[1..1]	text		
	13	Postal			ADDR		
	13	PO			PBOX		
	13	Box					
	13	Residential			HOME		
	13	Business			BIZZ		
	13	Mail			MLTO		
	13	To					
	13	Delivery To			DLVY		
	12	Proprietary	<Prtry>	[1..1]			
	13	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	13	Issuer	<Issr>	[1..1]	text{1,35}		
	13	Scheme	<SchmeNm>	[0..1]	text{1,35}		
	11	Name					
	11	Department	<Dept>	[0..1]	text{1,70}		
	11	Sub	<SubDept>	[0..1]	text{1,70}		
	11	Department					
	11	Street Name	<StrtNm>	[0..1]	text{1,70}		
	11	Building	<BldgNb>	[0..1]	text{1,16}		
	11	Number					
	11	Building	<BldgNm>	[0..1]	text{1,35}		
	11	Name					
	11	Floor	<Flr>	[0..1]	text{1,70}		
	11	Post Box	<PstBx>	[0..1]	text{1,16}		
	11	Room	<Room>	[0..1]	text{1,70}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	11	Post Code	<PstCd>	[0..1]	text{1,16}		
	11	Town Name	<TwnNm>	[0..1]	text{1,35}		
	11	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
	11	District Name	<DstrctNm>	[0..1]	text{1,35}		
	11	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
	11	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	11	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	10	Identification	<Id>	[0..1]	Choice		
	11	Organisation Identification	<OrgId>	[1..1]			
	12	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	10	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
	9	Agent	<Agt>	[1..1]			
	10	Financial Institution Identification	<FinInstnId>	[1..1]			
	11	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	11	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	12	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	11	Name	<Nm>	[0..1]	text{1,140}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	11	Postal Address	<PstlAdr>	[0..1]			
	12	Address Type	<AdrTp>	[0..1]	Choice		
	13	Code	<Cd>	[1..1]	text		
	14	Postal			ADDR		
	14	PO Box			PBOX		
	14	Residential			HOME		
	14	Business			BIZZ		
	14	Mail To			MLTO		
	14	Delivery To			DLVY		
	13	Proprietary	<Prtry>	[1..1]			
	14	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	14	Issuer	<Issr>	[1..1]	text{1,35}		
	14	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		
	12	Department	<Dept>	[0..1]	text{1,70}		
	12	Sub Department	<SubDept>	[0..1]	text{1,70}		
	12	Street Name	<StrtNm>	[0..1]	text{1,70}		
	12	Building Number	<BldgNb>	[0..1]	text{1,16}		
	12	Building Name	<BldgNm>	[0..1]	text{1,35}		
	12	Floor	<Flr>	[0..1]	text{1,70}		
	12	Post Box	<PstBx>	[0..1]	text{1,16}		
	12	Room	<Room>	[0..1]	text{1,70}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	12	Post Code	<PstCd>	[0..1]	text{1,16}		
	12	Town Name	<TwnNm>	[0..1]	text{1,35}		
	12	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
	12	District Name	<DstrctNm>	[0..1]	text{1,35}		
	12	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
	12	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	12	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	10	Branch Identification	<BrnchId>	[0..1]			
	11	Identification	<Id>	[0..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Debtor	<Dbtr>	[0..1]	Choice		
	9	Party	<Pty>	[1..1]			
	10	Name	<Nm>	[0..1]	text{1,140}		
	10	Postal Address	<PstlAdr>	[0..1]			Comment: No additional comments or rules
	11	Address Type	<AdrTp>	[0..1]	Choice		
	12	Code	<Cd>	[1..1]	text		
	13	Postal			ADDR		
	13	PO Box			PBOX		
	13	Residential			HOME		
	13	Business			BIZZ		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	13	Mail To			MLTO		
	13	Delivery To			DLVY		
	12	Proprietary	<Prtry>	[1..1]			
	13	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	13	Issuer	<Issr>	[1..1]	text{1,35}		
	13	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		
	11	Department	<Dept>	[0..1]	text{1,70}		
	11	Sub Department	<SubDept>	[0..1]	text{1,70}		
	11	Street Name	<StrtNm>	[0..1]	text{1,70}		
	11	Building Number	<BldgNb>	[0..1]	text{1,16}		
	11	Building Name	<BldgNm>	[0..1]	text{1,35}		
	11	Floor	<Flr>	[0..1]	text{1,70}		
	11	Post Box	<PstBx>	[0..1]	text{1,16}		
	11	Room	<Room>	[0..1]	text{1,70}		
	11	Post Code	<PstCd>	[0..1]	text{1,16}		
	11	Town Name	<TwnNm>	[0..1]	text{1,35}		
	11	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
	11	District Name	<DstrctNm>	[0..1]	text{1,35}		
	11	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
	11	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	11	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	10	Identification	<Id>	[0..1]	Choice		
	11	Organisation Identification	<OrgId>	[1..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	12	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	10	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
	9	Agent	<Agt>	[1..1]			
	10	Financial Institution Identification	<FinInstnId>	[1..1]			
	11	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	11	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	12	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	11	Name	<Nm>	[0..1]	text{1,140}		
	11	Postal Address	<PstlAdr>	[0..1]			
	12	Address Type	<AdrTp>	[0..1]	Choice		
	13	Code	<Cd>	[1..1]	text		
	14	Postal			ADDR		
	14	PO Box			PBOX		
	14	Residential			HOME		
	14	Business			BIZZ		
	14	Mail To			MLTO		



Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	14	Delivery To			DLVY		
	13	Proprietary	<Prtry>	[1..1]			
	14	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	14	Issuer	<Issr>	[1..1]	text{1,35}		
	14	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		
	12	Department	<Dept>	[0..1]	text{1,70}		
	12	Department Sub	<SubDept>	[0..1]	text{1,70}		
	12	Name Street	<StrtNm>	[0..1]	text{1,70}		
	12	Number Building	<BldgNb>	[0..1]	text{1,16}		
	12	Name Building	<BldgNm>	[0..1]	text{1,35}		
	12	Floor	<Flr>	[0..1]	text{1,70}		
	12	Post Box	<PstBx>	[0..1]	text{1,16}		
	12	Room	<Room>	[0..1]	text{1,70}		
	12	Post Code	<PstCd>	[0..1]	text{1,16}		
	12	Name Town	<TwnNm>	[0..1]	text{1,35}		
	12	Location Name Town	<TwnLctnNm>	[0..1]	text{1,35}		
	12	Name District	<DstrctNm>	[0..1]	text{1,35}		
	12	Sub Division Country	<CtrySubDvsn>	[0..1]	text{1,35}		
	12	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	12	Line Address	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	10	Branch Identification	<BrnchId>	[0..1]			
	11	Identification	<Id>	[0..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Debtor Account	<DbtrAcct>	[0..1]			
	9	Identification	<Id>	[1..1]	Choice		
	10	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Comment: This field will be used when the Account number is in IBAN format
	10	Other	<Othr>	[1..1]			
	11	Identification	<Id>	[1..1]	text{1,34}		
	9	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
	9	Name	<Nm>	[0..1]	text{1,70}		
	8	Ultimate Debtor	<UltmtDbtr>	[0..1]	Choice		Comment: No additional comments or rules
	9	Party	<Pty>	[1..1]			
	10	Name	<Nm>	[0..1]	text{1,140}		
	10	Postal Address	<PstlAdr>	[0..1]			Comment: No additional comments or rules
	11	Type Address	<AdrTp>	[0..1]	Choice		
	12	Code	<Cd>	[1..1]	text		
	13	Postal			ADDR		
	13	PO Box			PBOX		
	13	Residential			HOME		
	13	Business			BIZZ		
	13	Mail To			MLTO		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	13	Delivery To			DLVY		
	12	Proprietary	<Prtry>	[1..1]			
	13	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	13	Issuer	<Issr>	[1..1]	text{1,35}		
	13	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		
	11	Department	<Dept>	[0..1]	text{1,70}		
	11	Sub Department	<SubDept>	[0..1]	text{1,70}		
	11	Street Name	<StrtNm>	[0..1]	text{1,70}		
	11	Building Number	<BldgNb>	[0..1]	text{1,16}		
	11	Building Name	<BldgNm>	[0..1]	text{1,35}		
	11	Floor	<Flr>	[0..1]	text{1,70}		
	11	Post Box	<PstBx>	[0..1]	text{1,16}		
	11	Room	<Room>	[0..1]	text{1,70}		
	11	Post Code	<PstCd>	[0..1]	text{1,16}		
	11	Town Name	<TwnNm>	[0..1]	text{1,35}		
	11	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
	11	District Name	<DstrctNm>	[0..1]	text{1,35}		
	11	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
	11	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	11	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	10	Identification	<Id>	[0..1]	Choice		
	11	Organisation Identification	<OrgId>	[1..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	12	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	12	Other	<Othr>	[0..*]			
	13	Identification	<Id>	[1..1]	text{1,35}		
	10	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
	9	Agent	<Agt>	[1..1]			
	10	Financial Institution Identification	<FinInstnId>	[1..1]			
	11	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	11	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	12	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	11	Name	<Nm>	[0..1]	text{1,140}		
	11	Postal Address	<PstlAdr>	[0..1]			
	12	Address Type	<AdrTp>	[0..1]	Choice		
	13	Code	<Cd>	[1..1]	text		
	14	Postal			ADDR		
	14	Box PO			PBOX		
	14	Residential			HOME		
	14	Business			BIZZ		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	14	Mail To			MLTO		
	14	Delivery To			DLVY		
	13	Proprietary	<Prtry>	[1..1]			
	14	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	14	Issuer	<Issr>	[1..1]	text{1,35}		
	14	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		
	12	Department	<Dept>	[0..1]	text{1,70}		
	12	Department Sub	<SubDept>	[0..1]	text{1,70}		
	12	Name Street	<StrtNm>	[0..1]	text{1,70}		
	12	Number Building	<BldgNb>	[0..1]	text{1,16}		
	12	Name Building	<BldgNm>	[0..1]	text{1,35}		
	12	Floor	<Flr>	[0..1]	text{1,70}		
	12	Post Box	<PstBx>	[0..1]	text{1,16}		
	12	Room	<Room>	[0..1]	text{1,70}		
	12	Post Code	<PstCd>	[0..1]	text{1,16}		
	12	Name Town	<TwnNm>	[0..1]	text{1,35}		
	12	Location Name Town	<TwnLctnNm>	[0..1]	text{1,35}		
	12	Name District	<DstrctNm>	[0..1]	text{1,35}		
	12	Sub Division Country	<CtrySubDvsn>	[0..1]	text{1,35}		
	12	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	12	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	10	Branch Identification	<BrnchId>	[0..1]			
	11	Identification	<Id>	[0..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Creditor	<Cdtr>	[0..1]	Choice		
	9	Party	<Pty>	[1..1]			
	10	Name	<Nm>	[0..1]	text{1,140}		
	10	Postal Address	<PstlAdr>	[0..1]			Comment: No additional comments or rules
	11	Address Type	<AdrTp>	[0..1]	Choice		
	12	Code	<Cd>	[1..1]	text		
	13	Postal			ADDR		
	13	PO Box			PBOX		
	13	Residential			HOME		
	13	Business			BIZZ		
	13	Mail To			MLTO		
	13	Delivery To			DLVY		
	12	Proprietary	<Prtry>	[1..1]			
	13	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	13	Issuer	<Issr>	[1..1]	text{1,35}		
	13	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		
	11	Department	<Dept>	[0..1]	text{1,70}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	11	Department Sub	<SubDept>	[0..1]	text{1,70}		
	11	Street Name	<StrtNm>	[0..1]	text{1,70}		
	11	Building Number	<BldgNb>	[0..1]	text{1,16}		
	11	Building Name	<BldgNm>	[0..1]	text{1,35}		
	11	Floor	<Flr>	[0..1]	text{1,70}		
	11	Post Box	<PstBx>	[0..1]	text{1,16}		
	11	Room	<Room>	[0..1]	text{1,70}		
	11	Post Code	<PstCd>	[0..1]	text{1,16}		
	11	Town Name	<TwnNm>	[0..1]	text{1,35}		
	11	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
	11	District Name	<DstrctNm>	[0..1]	text{1,35}		
	11	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
	11	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	11	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	10	Identification	<Id>	[0..1]	Choice		
	11	Organisation Identification	<OrgId>	[1..1]			
	12	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	10	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
	9	Agent	<Agt>	[1..1]			
	10	Financial Institution Identification	<FinInstnId>	[1..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	11	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	11	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	12	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	11	Name	<Nm>	[0..1]	text{1,140}		
	11	Postal Address	<PstlAdr>	[0..1]			
	12	Address Type	<AdrTp>	[0..1]	Choice		
	13	Code	<Cd>	[1..1]	text		
	14	Postal			ADDR		
	14	PO Box			PBOX		
	14	Residential			HOME		
	14	Business			BIZZ		
	14	Mail To			MLTO		
	14	Delivery To			DLVY		
	13	Proprietary	<Prtry>	[1..1]			
	14	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	14	Issuer	<Issr>	[1..1]	text{1,35}		
	14	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		



Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	12	Department	<Dept>	[0..1]	text{1,70}		
	12	Department Sub	<SubDept>	[0..1]	text{1,70}		
	12	Name Street	<StrtNm>	[0..1]	text{1,70}		
	12	Number Building	<BldgNb>	[0..1]	text{1,16}		
	12	Name Building	<BldgNm>	[0..1]	text{1,35}		
	12	Floor	<Flr>	[0..1]	text{1,70}		
	12	Post Box	<PstBx>	[0..1]	text{1,16}		
	12	Room	<Room>	[0..1]	text{1,70}		
	12	Post Code	<PstCd>	[0..1]	text{1,16}		
	12	Name Town	<TwnNm>	[0..1]	text{1,35}		
	12	Location Name Town	<TwnLctnNm>	[0..1]	text{1,35}		
	12	Name District	<DstrctNm>	[0..1]	text{1,35}		
	12	Sub Division Country	<CtrySubDvsn>	[0..1]	text{1,35}		
	12	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	12	Line Address	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	10	Identification Branch	<BrnchId>	[0..1]			
	11	Identification	<Id>	[0..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Creditor Account	<CdtrAcct>	[0..1]			
	9	Identification	<Id>	[1..1]	Choice		Comment: This field will be used when the Account number is not in IBAN format

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	10	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Comment: This field will be used when the Account number is in IBAN format
	10	Other	<Othr>	[1..1]			
	11	Identification	<Id>	[1..1]	text{1,34}		
	9	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
	9	Name	<Nm>	[0..1]	text{1,70}		Comment: No additional comments or rules
	8	Ultimate Creditor	<UltmtCdtr>	[0..1]	Choice		
	9	Party	<Pty>	[1..1]			
	10	Name	<Nm>	[0..1]	text{1,140}		
	10	Postal Address	<PstlAdr>	[0..1]			
	11	Address	<AdrTp>	[0..1]	Choice		
	12	Type	Code	<Cd>	[1..1]	text	
	13	Postal			ADDR		
	13	Box	PO		PBOX		
	13	Residential			HOME		
	13	Business			BIZZ		
	13	Mail			MLTO		
	13	To			DLVY		
	12	Proprietary	<Prtry>	[1..1]			
	13	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	13	Issuer	<Issr>	[1..1]	text{1,35}		
	13	Scheme	<SchmeNm>	[0..1]	text{1,35}		
	11	Name					
	11	Department	<Dept>	[0..1]	text{1,70}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	11	Department Sub	<SubDept>	[0..1]	text{1,70}		
	11	Street Name	<StrtNm>	[0..1]	text{1,70}		
	11	Number Building	<BldgNb>	[0..1]	text{1,16}		
	11	Name Building	<BldgNm>	[0..1]	text{1,35}		
	11	Floor	<Flr>	[0..1]	text{1,70}		
	11	Post Box	<PstBx>	[0..1]	text{1,16}		
	11	Room	<Room>	[0..1]	text{1,70}		
	11	Post Code	<PstCd>	[0..1]	text{1,16}		
	11	Town Name	<TwnNm>	[0..1]	text{1,35}		
	11	Location Name Town	<TwnLctnNm>	[0..1]	text{1,35}		
	11	District Name	<DstrctNm>	[0..1]	text{1,35}		
	11	Division Country Sub	<CtrySubDvsn>	[0..1]	text{1,35}		
	11	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	11	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	10	Identification	<Id>	[0..1]	Choice		
	11	Identification Organisation	<OrgId>	[1..1]			
	12	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	12	Other	<Othr>	[0..*]			
	13	Identification	<Id>	[1..1]	text{1,35}		
	10	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
	9	Agent	<Agt>	[1..1]			
	10	Financial Institution Identification	<FinInstnId>	[1..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	11	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	11	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	12	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	11	Name	<Nm>	[0..1]	text{1,140}		
	11	Postal Address	<PstlAdr>	[0..1]			
	12	Address Type	<AdrTp>	[0..1]	Choice		
	13	Code	<Cd>	[1..1]	text		
	14	Postal			ADDR		
	14	PO Box			PBOX		
	14	Residential			HOME		
	14	Business			BIZZ		
	14	Mail To			MLTO		
	14	Delivery To			DLVY		
	13	Proprietary	<Prtry>	[1..1]			
	14	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	14	Issuer	<Issr>	[1..1]	text{1,35}		
	14	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	12	Department	<Dept>	[0..1]	text{1,70}		
	12	Department Sub	<SubDept>	[0..1]	text{1,70}		
	12	Name Street	<StrtNm>	[0..1]	text{1,70}		
	12	Number Building	<BldgNb>	[0..1]	text{1,16}		
	12	Name Building	<BldgNm>	[0..1]	text{1,35}		
	12	Floor	<Flr>	[0..1]	text{1,70}		
	12	Post Box	<PstBx>	[0..1]	text{1,16}		
	12	Room	<Room>	[0..1]	text{1,70}		
	12	Post Code	<PstCd>	[0..1]	text{1,16}		
	12	Name Town	<TwnNm>	[0..1]	text{1,35}		
	12	Location Name Town	<TwnLctnNm>	[0..1]	text{1,35}		
	12	Name District	<DstrctNm>	[0..1]	text{1,35}		
	12	Sub Division Country	<CtrySubDvsn>	[0..1]	text{1,35}		
	12	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	12	Line Address	<AdrLine>	[0..7]	text{1,70}		
	10	Branch Identification	<BrnchId>	[0..1]			
	11	Identification	<Id>	[0..1]	text{1,35}		
	11	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	7	Related Agents	<RltdAgt>	[0..1]			
	8	Instructing Agent	<InstgAgt>	[0..1]			
	9	Financial Institution Identification	<FinInstnId>	[1..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	10	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	10	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	11	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	9	Branch Identification	<Brnchld>	[0..1]			
	10	Identification	<ld>	[0..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Instructed Agent	<InstdAgt>	[0..1]			
	9	Financial Institution Identification	<FinInstnld>	[1..1]			
	10	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	10	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	11	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	9	Branch Identification	<Brnchld>	[0..1]			
	10	Identification	<ld>	[0..1]	text{1,35}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Debtor Agent	<DbtrAgt>	[0..1]			
	9	Financial Institution Identification	<FinInstnId>	[1..1]			
	10	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	10	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	11	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	10	Name	<Nm>	[0..1]	text{1,140}		
	10	Postal Address	<PstlAdr>	[0..1]			Comment: No additional comments or rules
	11	Address Type	<AdrTp>	[0..1]	Choice		
	12	Code	<Cd>	[1..1]	text		
	13	Postal			ADDR		
	13	PO Box			PBOX		
	13	Residential			HOME		
	13	Business			BIZZ		
	13	Mail To			MLTO		
	13	Delivery To			DLVY		
	12	Proprietary	<Prtry>	[1..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	13	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	13	Issuer	<Issr>	[1..1]	text{1,35}		
	13	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		
	11	Department	<Dept>	[0..1]	text{1,70}		
	11	Sub Department	<SubDept>	[0..1]	text{1,70}		
	11	Street Name	<StrtNm>	[0..1]	text{1,70}		
	11	Building Number	<BldgNb>	[0..1]	text{1,16}		
	11	Building Name	<BldgNm>	[0..1]	text{1,35}		
	11	Floor	<Flr>	[0..1]	text{1,70}		
	11	Post Box	<PstBx>	[0..1]	text{1,16}		
	11	Room	<Room>	[0..1]	text{1,70}		
	11	Post Code	<PstCd>	[0..1]	text{1,16}		
	11	Town Name	<TwnNm>	[0..1]	text{1,35}		
	11	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
	11	District Name	<DstrctNm>	[0..1]	text{1,35}		
	11	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
	11	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	11	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	9	Branch Identification	<BrnchId>	[0..1]			
	10	Identification	<Id>	[0..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Creditor Agent	<CdtrAgt>	[0..1]			



Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	9	Financial Institution Identification	<FinInstnId>	[1..1]			
	10	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	10	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	11	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	10	Name	<Nm>	[0..1]	text{1,140}		
	10	Postal Address	<PstlAdr>	[0..1]			Comment: No additional comments or rules
	11	Address Type	<AdrTp>	[0..1]	Choice		
	12	Code	<Cd>	[1..1]	text		
	13	Postal			ADDR		
	13	PO Box			PBOX		
	13	Residential			HOME		
	13	Business			BIZZ		
	13	Mail To			MLTO		
	13	Delivery To			DLVY		
	12	Proprietary	<Prtry>	[1..1]			
	13	Identification	<Id>	[1..1]	text [a-zA-Z0-9]{4}		
	13	Issuer	<Issr>	[1..1]	text{1,35}		
	13	Scheme Name	<SchmeNm>	[0..1]	text{1,35}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	11	Department	<Dept>	[0..1]	text{1,70}		
	11	Sub Department	<SubDept>	[0..1]	text{1,70}		
	11	Street Name	<StrtNm>	[0..1]	text{1,70}		
	11	Building Number	<BldgNb>	[0..1]	text{1,16}		
	11	Building Name	<BldgNm>	[0..1]	text{1,35}		
	11	Floor	<Flr>	[0..1]	text{1,70}		
	11	Post Box	<PstBx>	[0..1]	text{1,16}		
	11	Room	<Room>	[0..1]	text{1,70}		
	11	Post Code	<PstCd>	[0..1]	text{1,16}		
	11	Town Name	<TwnNm>	[0..1]	text{1,35}		
	11	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
	11	District Name	<DstrctNm>	[0..1]	text{1,35}		
	11	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
	11	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
	11	Address Line	<AdrLine>	[0..7]	text{1,70}		Comment: This field will be used to populate unstructured address line 1-4
	9	Branch Identification	<BrnchId>	[0..1]			
	10	Identification	<Id>	[0..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			
	9	Financial Institution Identification	<FinInstnId>	[1..1]			
	10	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	10	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	11	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	9	Branch Identification	<BrnchId>	[0..1]			
	10	Identification	<Id>	[0..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Intermediary Agent 2	<IntrmyAgt2>	[0..1]			
	9	Financial Institution Identification	<FinInstnId>	[1..1]			
	10	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	10	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	11	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	9	Branch Identification	<BrnchId>	[0..1]			
	10	Identification	<Id>	[0..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	8	Intermediary Agent 3	<IntrmyAgt3>	[0..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	9	Financial Institution Identification	<FinInstnId>	[1..1]			
	10	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	10	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	11	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	9	Branch Identification	<BrnchId>	[0..1]			
	10	Identification	<Id>	[0..1]	text{1,35}		
	10	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
	7	Local Instrument	<LclInstrm>	[0..1]	Choice		
	8	Code	<Cd>	[1..1]	text{1,35}		
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		
	7	Purpose	<Purp>	[0..1]	Choice		
	8	Code	<Cd>	[1..1]	text{1,4}		
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		
	7	Related Remittance Information	<RltdRmtInf>	[0..1 0]			
	8	Remittance Identification	<RmtId>	[0..1]	text{1,35}		
	7	Remittance Information	<RmtInf>	[0..1]			
	8	Unstructured	<Ustrd>	[0..*]	text{1,140}		
	8	Structured	<Strd>	[0..*]			
	9	Referred Document Information	<RfrdDocInf>	[0..*]			
	10	Type	<Tp>	[0..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	11	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
	12	Code	<Cd>	[1..1]	text		
	13	Voucher			VCHR		
	12	Proprietary	<Prtry>	[1..1]	text{1,35}		
	11	Issuer	<Issr>	[0..1]	text{1,35}		
	10	Number	<Nb>	[0..1]	text{1,35}		
	10	Related Date	<RltdDt>	[0..1]	date		
	9	Document Amount Referred	<RfrdDocAmt>	[0..1]			
	10	Amount Due Payable	<DuePyblAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	11	Currency Xml Attribute	<Ccy>		text [A-Z]{3,3}		
	10	Applied Amount Discount	<DscntApldAmt>	[0..*]			
	11	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	12	Attribute Currency Xml	<Ccy>		text [A-Z]{3,3}		
	10	Amount Credit Note	<CdtNoteAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	11	Currency Xml Attribute	<Ccy>		text [A-Z]{3,3}		
	10	Tax Amount	<TaxAmt>	[0..*]			
	11	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	12	Attribute Currency Xml	<Ccy>		text [A-Z]{3,3}		
	10	Amount And Reason Adjustment	<AdjstmntAmtAndRsn>	[0..*]			
	11	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	12	Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	10	Amount	<RmtdAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	11	Currency	<Ccy>		text [A-Z]{3,3}		
	9	Reference Information	<CdtrRefInf>	[0..1]			
	10	Type	<Tp>	[0..1]			
	11	Proprietary	<CdOrPrtry>	[1..1]	Choice		
	12	Code	<Cd>	[1..1]	text		
	13	Remittance Advice Message			RADM		
	13	Related Payment Instruction			RPIN		
	13	Foreign Exchange Deal Reference			FXDR		
	13	Dispatch Advice			DISP		
	13	Purchase Order			PUOR		
	13	Structured Communication Reference			SCOR		
	12	Proprietary	<Prtry>	[1..1]	text{1,35}		
	11	Issuer	<Issr>	[0..1]	text{1,35}		
	10	Reference	<Ref>	[0..1]	text{1,35}		
	9	Invoicer	<Invcr>	[0..1]			
	10	Name	<Nm>	[0..1]	text{1,140}		
	9	Invoicee	<Invcee>	[0..1]			
	10	Name	<Nm>	[0..1]	text{1,140}		
	9	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}		
	7	Related Dates	<RltdDts>	[0..1]			
	8	Interbank Settlement Date	<IntrBkSttlmDt>	[0..1]	date		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Additional Transaction Information	<AddtlTxInf>	[0..1]	text{1,500}		
	5	Additional Entry Information	<AddtlNtryInf>	[0..1]	text{1,500}		

## Rule Definitions

Index	Name	Description	Formal Rule Definition
R1	Rule "Rule 1"		For each [Full Message], every occurrence of [Full Message/Document/BankToCustomerDebitCreditNotificationV08/Notification/TransactionsSummary/TotalCreditEntries/NumberOfEntries] value must be equal to the number of occurrences of [Full Message/Document/BankToCustomerDebitCreditNotificationV08/Notification/Entry/EntryDetails/TransactionDetails/CreditDebitIndicator/Credit]
R2	Rule "Rule 2"		For each [Full Message], every occurrence of [Full Message/Document/BankToCustomerDebitCreditNotificationV08/Notification/TransactionsSummary/TotalDebitEntries/NumberOfEntries] value must be equal to the number of occurrences of [Full Message/Document/BankToCustomerDebitCreditNotificationV08/Notification/Entry/EntryDetails/TransactionDetails/CreditDebitIndicator/Debit]



## 4 Examples

### Debit Notifications

#### 1. External Debit Advice Sample

```
<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator_envelope.xsd">
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>NWBKGB2L</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <OrgId>
      <Id>
        <OrgId>
          <Othr>
            <Id>CUSTOMERABC</Id>
          </Othr>
        </OrgId>
      </Id>
    </OrgId>
  </To>
  <BizMsgId>B2A44506872708</BizMsgId>
  <MsgDefId>camt.054.001.08</MsgDefId>
  <BizSvc>swift.cbprplus.core.01</BizSvc>
  <CreDt>2022-05-31T14:00:00+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
  <BkToCstmrDbtCdtNfctn>
    <GrpHdr>
      <MsgId>B2A44506872708</MsgId>
      <CreDtTm>2022-05-31T14:00:00+01:00</CreDtTm>
      <MsgRcpt>
        <Nm>ORDER BY</Nm>
      </MsgRcpt>
    </GrpHdr>
    <Nfctn>
      <Id>AJ58403</Id>
      <Acct>
        <Id>
          <Othr>
            <Id>600001000000001</Id>
          </Othr>
        </Id>
        <Ccy>GBP</Ccy>
        <Nm>JOHN</Nm>
      </Acct>
      <TxSummry>
        <TtlCdtNtries>
          <NbOfNtries>0</NbOfNtries>
          <Sum>0</Sum>
        </TtlCdtNtries>
        <TtlDbtNtries>
          <NbOfNtries>1</NbOfNtries>
          <Sum>148.01</Sum>
        </TtlDbtNtries>
      </TxSummry>
      <Ntry>
        <NtryRef>1</NtryRef>
        <Amt Ccy="GBP">148.01</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>
          <Cd>BOOK</Cd>
        </Sts>
      </Ntry>
    </Nfctn>
  </BkToCstmrDbtCdtNfctn>
</Document>
</Envelope>
```

```

<ValDt>
  <Dt>2022-05-31</Dt>
</ValDt>
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>ICDT</Cd>
      <SubFmlyCd>DMCT</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>CHAPSTFR</Cd>
  </Prtry>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <Refs>
      <AcctSvcrRef>PCM2LCO00037772</AcctSvcrRef>
      <InstrId>CUST REF</InstrId>
      <TxId>SRCE REF</TxId>
    </Refs>
    <Amt Ccy="GBP">148.01</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <AmtDtls>
      <InstdAmt>
        <Amt Ccy="GBP">125.01</Amt>
      </InstdAmt>
    </AmtDtls>
    <Chrgs>
      <TtlChrgsAndTaxAmt>
        Ccy="GBP">23</TtlChrgsAndTaxAmt>
      <Rcrd>
        <Amt Ccy="GBP">23</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <ChrgInclInd>true</ChrgInclInd>
        <Tp>
          <Cd>PAYM</Cd>
        </Tp>
        <Br>DEBT</Br>
      </Rcrd>
    </Chrgs>
    <RltdPties>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>60000100000001</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <Cdtr>
        <Pty>
          <Nm>Beneficiary
          <PstlAdr>
            <AdrLine>Beneficiary Address LONDON E14 5JP</AdrLine>
          </PstlAdr>
        </Pty>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
          </Othr>
        </Id>
      </CdtrAcct>
    </RltdPties>
    <RltdAgts>
      <DbtrAgt>

```

```

        <FinInstnId>
        <ClrSysMmbld>

    <Mmbld>600001</Mmbld>

        </ClrSysMmbld>
        </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
        <FinInstnId>
        <ClrSysMmbld>

    <Mmbld>203253</Mmbld>

        </ClrSysMmbld>
        <Nm>BARCLAYS BANK

PLC</Nm>

        <PstlAdr>
        <AdrLine>(ALL
    U.K. OFFICES) 1, CHURCHILL PLACE LONDON UNITEDKINGDOM</AdrLine>
        </PstlAdr>
        </FinInstnId>
        </CdtrAgt>
    </RltdAgt>
    <RmtInf>
        <Ustrd>Payment Details 1 Payment Details
    2 Payment Details 3 Payment Details 4</Ustrd>
        </RmtInf>
        </TxDtIs>
        </NtryDtIs>
        </Ntry>
        </Ntfctn>
    </BkToCstmrDbtCdtNtfctn>
</Document>
</Envelope>

```

## 2. Foreign Draft Debit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator_envelope.xsd">
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
        <FIId>
            <FinInstnId>
            <BICFI>NWBKGB2L</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
    <To>
        <OrgId>
            <Id>
                <OrgId>
                    <Othr>
                        <Id>CUSTOMERABC</Id>
                    </Othr>
                </OrgId>
            </Id>
        </OrgId>
    </To>
    <BizMsgId>B2A44506873408</BizMsgId>
    <MsgDefId>camt.054.001.08</MsgDefId>
    <BizSvc>swift.cbprplus.core.01</BizSvc>
    <CreDt>2022-05-31T13:00:00+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
    <BkToCstmrDbtCdtNtfctn>
        <GrpHdr>
            <MsgId>B2A44506873408</MsgId>
            <CreDtTm>2022-05-31T13:00:00+01:00</CreDtTm>
            <MsgRcpt>
                <Nm>ORDERED BY</Nm>
            </MsgRcpt>
        </GrpHdr>
        <Ntfctn>
            <Id>AJ57403</Id>
            <Acct>

```

```

<Id>
    <Othr>
        <Id>600001000000001</Id>
    </Othr>
</Id>
<Ccy>GBP</Ccy>
<Nm>JOHN</Nm>
</Acct>
<TxSummry>
    <TtlCdtNtries>
        <NbOfNtries>0</NbOfNtries>
        <Sum>0</Sum>
    </TtlCdtNtries>
    <TtlDbtNtries>
        <NbOfNtries>1</NbOfNtries>
        <Sum>466.02</Sum>
    </TtlDbtNtries>
</TxSummry>
<Ntry>
    <NtryRef>1</NtryRef>
    <Amt Ccy="GBP">466.02</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Sts>
        <Cd>BOOK</Cd>
    </Sts>
    <ValDt>
        <Dt>2022-05-31</Dt>
    </ValDt>
    <BkTxCd>
        <Domn>
            <Cd>PMNT</Cd>
            <Fmly>
                <Cd>DRFT</Cd>
                <SubFmlyCd>OTHR</SubFmlyCd>
            </Fmly>
        </Domn>
        <Prtry>
            <Cd>FGNDRAFT</Cd>
        </Prtry>
    </BkTxCd>
    <NtryDtls>
        <TxDtls>
            <Refs>
                <AcctSvcrRef>PCM2LCO00037773</AcctSvcrRef>
                <InstrId>CUST REF</InstrId>
                <TxId>SRCE REF</TxId>
            </Refs>
            <Amt Ccy="GBP">466.02</Amt>
            <CdtDbtInd>DBIT</CdtDbtInd>
            <AmtDtls>
                <InstdAmt>
                    <Amt Ccy="GBP">451.02</Amt>
                    <CcyXchg>
                        <SrcCcy>GBP</SrcCcy>
                    </CcyXchg>
                </InstdAmt>
            </AmtDtls>
            <Chrgs>
                <TtlChrgsAndTaxAmt>
                    <Rcld>
                        <TrgtCcy>USD</TrgtCcy>
                        <UnitCcy>GBP</UnitCcy>
                        <XchgRate>1.6108388</XchgRate>
                        <CtrctId>10167505993</CtrctId>
                    </Rcld>
                </TtlChrgsAndTaxAmt>
            </Chrgs>
        </TxDtls>
    </NtryDtls>

```

```

<Amt Ccy="GBP">15</Amt>
<CdtDbtInd>DBIT</CdtDbtInd>
<ChrgInclInd>true</ChrgInclInd>
<Tp>
  <Cd>PAYM</Cd>
</Tp>
<Br>DEBT</Br>
</Rcrd>
</Chrgs>
<RltdPties>
  <DbtrAcct>
    <Id>
      <Othr>
        <Othr>
          <Id>
            </DbtrAcct>
            <Cdtr>
              <Pty>
                <Nm>Beneficiary
                <PstlAdr>
                  <AdrLine>Beneficiary Address New York US</AdrLine>
                  </PstlAdr>
                </Pty>
              </Cdtr>
              <CdtrAcct>
                <Id>
                  <Othr>
                    <Othr>
                      <Id>
                        </CdtrAcct>
                        </RltdPties>
                        <RltdAgts>
                          <DbtrAgt>
                            <FinInstnId>
                              <ClrSysMmbld>
                                <ClrSysMmbld>
                                  </FinInstnId>
                                </DbtrAgt>
                                <CdtrAgt>
                                  <FinInstnId>
                                    <ClrSysMmbld>
                                      <ClrSysMmbld>
                                        </ClrSysMmbld>
                                      <Nm>CITIBANK N.A.</Nm>
                                      <PstlAdr>
                                        <AdrLine>111,
                                        WALL STREET NEW YORK UNITED STATES OF AMERICA</AdrLine>
                                        </PstlAdr>
                                      </FinInstnId>
                                    </CdtrAgt>
                                  </RltdAgts>
                                  <RmtInf>
                                    <Ustrd>Payment Details 1 Payment Details
                                    2 Payment Details 3 Payment Details 4</Ustrd>
                                  </RmtInf>
                                </TxDtls>
                                </NtryDtls>
                                </Ntry>
                                </Ntfctn>
                                </BkToCstmrDbtCdtNtfctn>
                              </Document>
                              </Envelope>

```

### 3. IAT Debit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../March21Schemas/Translator_envelope.xsd">
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIld>
      <FinInstnId>
        <BICFI>NWBKGB2L</BICFI>
      </FinInstnId>
    </FIld>
  </Fr>
  <To>
    <OrgId>
      <Id>
        <OrgId>
          <Othr>
            <Id>CUSTOMERABC</Id>
          </Othr>
        </OrgId>
      </Id>
    </OrgId>
  </To>
  <BizMsgId>B2A44506873409</BizMsgId>
  <MsgDefId>camt.054.001.08</MsgDefId>
  <BizSvc>swift.cbprplus.core.01</BizSvc>
  <CreDt>2022-05-31T15:00:00+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>B2A44506873409</MsgId>
      <CreDtTm>2022-05-31T15:00:00+01:00</CreDtTm>
      <MsgRcpt>
        <Nm>ORDERED BY</Nm>
      </MsgRcpt>
    </GrpHdr>
    <Ntfctn>
      <Id>AJ57405</Id>
      <Acct>
        <Id>
          <Othr>
            <Id>600001000000001</Id>
          </Othr>
        </Id>
        <Ccy>GBP</Ccy>
        <Nm>JOHN</Nm>
      </Acct>
      <TxSummry>
        <TtlCdtNtries>
          <NbOfNtries>0</NbOfNtries>
          <Sum>0</Sum>
        </TtlCdtNtries>
        <TtlDbtNtries>
          <NbOfNtries>1</NbOfNtries>
          <Sum>778.99</Sum>
        </TtlDbtNtries>
      </TxSummry>
      <Ntry>
        <NtryRef>1</NtryRef>
        <Amt Ccy="GBP">778.99</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>
          <Cd>BOOK</Cd>
        </Sts>
        <ValDt>
          <Dt>2022-05-31</Dt>
        </ValDt>
        <BkTxCd>
          <Domn>
            <Cd>PMNT</Cd>
            <Fmly>
              <Cd>ICDT</Cd>
              <SubFmlyCd>BOOK</SubFmlyCd>
            </Fmly>
          </Domn>
        </BkTxCd>
      </Ntry>
    </Ntfctn>
  </BkToCstmrDbtCdtNtfctn>
</Document>

```

```

</Fmly>
</Domn>
<Prtry>
  <Cd>IAT</Cd>
</Prtry>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <Refs>
      <AcctSvcrRef>PCM2LCO00037774</AcctSvcrRef>
      <InstId>CUST REF</InstId>
      <TxId>SRCE REF</TxId>
    </Refs>
    <Amt Ccy="GBP">778.99</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <AmtDtls>
      <InstdAmt>
        <Amt Ccy="GBP">778.99</Amt>
        <CcyXchg>
          <SrcCcy>GBP</SrcCcy>
        </CcyXchg>
      </InstdAmt>
    </AmtDtls>
    <TrgtCcy>USD</TrgtCcy>
    <UnitCcy>GBP</UnitCcy>
    <XchgRate>1.6108388</XchgRate>
    <CtrctId>10167505993</CtrctId>
    </CcyXchg>
    </InstdAmt>
    <TxAmt>
      <Amt Ccy="USD">1254.83</Amt>
    </TxAmt>
  </AmtDtls>
  <RltdPties>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>60000100000001</Id>
        </Othr>
      </Id>
    </DbtrAcct>
    <Cdtr>
      <Pty>
        <Nm>Beneficiary
        <PstlAdr>
          <AdrLine>Beneficiary Address New York US</AdrLine>
        </PstlAdr>
      </Pty>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>1400201234567</Id>
        </Othr>
      </Id>
    </CdtrAcct>
  </RltdPties>
  <RltdAgts>
    <DbtrAgt>
      <FinInstnId>
        <ClrSysMmbld>
          <Mmbld>600001</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </DbtrAgt>
  </RltdAgts>

```

```

                <CdrAgt>
                    <FinInstnId>
                        <ClrSysMmbld>

<Mmbld>600001</Mmbld>

                    </ClrSysMmbld>
                </FinInstnId>
            </CdrAgt>
        </RltdAgts>
        <RmtInf>
            <Ustrd>Payment Details 1 Payment Details
2</Ustrd>
        </RmtInf>
    </TxDtIs>
</NtryDtIs>
    </Ntry>
    </Ntfctn>
    </BkToCstmrDbtCdtNtfctn>
</Document>
</Envelope>

```

#### 4. LVP Debit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../March21Schemas/Translator_envelope.xsd">
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>NWBKGB2L</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
    <To>
        <OrgId>
            <Id>
                <OrgId>
                    <Othr>
                        <Id>CUSTOMERABC</Id>
                    </Othr>
                </OrgId>
            </Id>
        </OrgId>
    </To>
    <BizMsgId>B2A44506873509</BizMsgId>
    <MsgDefId>camt.054.001.08</MsgDefId>
    <BizSvc>swift.cbprplus.core.01</BizSvc>
    <CreDt>2022-05-31T11:00:00+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
    <BkToCstmrDbtCdtNtfctn>
        <GrpHdr>
            <MsgId>B2A44506873509</MsgId>
            <CreDtTm>2022-05-31T11:00:00+01:00</CreDtTm>
            <MsgRcpt>
                <Nm>ORDERED BY</Nm>
            </MsgRcpt>
        </GrpHdr>
        <Ntfctn>
            <Id>AJ57406</Id>
            <Acct>
                <Id>
                    <Othr>
                        <Id>600001000000001</Id>
                    </Othr>
                </Id>
                <Ccy>GBP</Ccy>
                <Nm>JOHN</Nm>
            </Acct>
            <TxSummry>
                <TtlCdtNtries>
                    <NbOfNtries>0</NbOfNtries>
                    <Sum>0</Sum>
                </TtlCdtNtries>
            </TxSummry>
        </Ntfctn>
    </BkToCstmrDbtCdtNtfctn>
</Document>

```



```

        <TtlDbtNtries>
            <NbOfNtries>1</NbOfNtries>
            <Sum>564.55</Sum>
        </TtlDbtNtries>
    </TxSummary>
    <Ntry>
        <NtryRef>1</NtryRef>
        <Amt Ccy="GBP">564.55</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>
            <Cd>BOOK</Cd>
        </Sts>
        <ValDt>
            <Dt>2022-05-31</Dt>
        </ValDt>
        <BkTxCd>
            <Domn>
                <Cd>PMNT</Cd>
                <Fmly>
                    <Cd>ICDT</Cd>
                    <SubFmlyCd>XBCT</SubFmlyCd>
                </Fmly>
            </Domn>
            <Prtry>
                <Cd>RELAY</Cd>
            </Prtry>
        </BkTxCd>
        <NtryDtls>
            <TxDtls>
                <Refs>
                    <AcctSvcrRef>PCM2LCO00037774</AcctSvcrRef>
                    <InstrId>CUST REF</InstrId>
                    <TxId>SRCE REF</TxId>
                </Refs>
                <Amt Ccy="GBP">564.55</Amt>
                <CdtDbtInd>DBIT</CdtDbtInd>
                <AmtDtls>
                    <InstdAmt>
                        <Amt Ccy="GBP">555.55</Amt>
                        <CcyXchg>
                            <SrcCcy>GBP</SrcCcy>
                        </CcyXchg>
                    </InstdAmt>
                    <TxAmt>
                        <Amt Ccy="USD">894.34</Amt>
                    </TxAmt>
                </AmtDtls>
                <RltdPties>
                    <DbtrAcct>
                        <Id>
                            <Id>600001000000001</Id>
                        </Id>
                    </DbtrAcct>
                    <Cdtr>
                        <Pty>
                            <Nm>LVP
                            <PstlAdr>
                                <AdrLine>Beneficiary Address New York US</AdrLine>
                            </PstlAdr>
                        </Nm>
                    </Pty>
                </Cdtr>
            </RltdPties>
        </TxDtls>
    </NtryDtls>
    </Ntry>
    <TrgtCcy>USD</TrgtCcy>
    <UnitCcy>GBP</UnitCcy>
    <XchgRate>1.6098275</XchgRate>
    <CtrctId>10165900349</CtrctId>
    <Id>600001000000001</Id>
    <Nm>BENEFICIARY</Nm>
    <PstlAdr>
        <AdrLine>Beneficiary Address New York US</AdrLine>
    </PstlAdr>

```

```

<Id>260067906011747</Id>
<Mmbld>600001</Mmbld>
<BICFI>CHASUS33XXX</BICFI>
CHASE BANK, N.A.</Nm>
NEW YORK PLAZA, FLOOR 15 NEW YORK UNITEDSTATES OF AMERICA</AdrLine>
</PstlAdr>
</Pty>
</Cdtr>
<CdtrAcct>
<Id>
<Othr>
</Othr>
</Id>
</CdtrAcct>
</RltdPties>
<RltdAgts>
<DbtrAgt>
<FinInstnId>
<ClrSysMmbld>
</ClrSysMmbld>
</FinInstnId>
</DbtrAgt>
<CdtrAgt>
<FinInstnId>
<Nm>JPMORGAN
<PstlAdr>
<AdrLine>4
</PstlAdr>
</FinInstnId>
</CdtrAgt>
</RltdAgts>
<RmtInf>
<Ustrd>Detail 1</Ustrd>
</RmtInf>
</TxDtIs>
</NtryDtIs>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>
</Envelope>

```

#### 5. Internal Debit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../March21Schemas/Translator_envelope.xsd">
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
<Fr>
<FIId>
<FinInstnId>
<BICFI>NWBKGB2L</BICFI>
</FinInstnId>
</FIId>
</Fr>
<To>
<OrgId>
<Id>
<OrgId>
<Othr>
<Id>CUSTOMERABC</Id>
</Othr>
</OrgId>
</Id>
</OrgId>
</To>
<BizMsgId>B2A44506873609</BizMsgId>
<MsgDefId>camt.054.001.08</MsgDefId>
<BizSvc>swift.cbprplus.core.01</BizSvc>
<CreDt>2022-05-31T10:00:00+01:00</CreDt>
</AppHdr>
</Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">

```

```

<BkToCstmrDbtCdtNtfctn>
  <GrpHdr>
    <MsgId>B2A44506873609</MsgId>
    <CreDtTm>2022-05-31T10:00:00+01:00</CreDtTm>
    <MsgRcpt>
      <Nm>ORDERED BY</Nm>
    </MsgRcpt>
  </GrpHdr>
  <Ntfctn>
    <Id>AJ57408</Id>
    <Acct>
      <Id>
        <Othr>
          <Id>60000100000001</Id>
        </Othr>
      </Id>
      <Ccy>GBP</Ccy>
      <Nm>JOHN</Nm>
    </Acct>
    <TxSummry>
      <TtlCdtNtries>
        <NbOfNtries>0</NbOfNtries>
        <Sum>0</Sum>
      </TtlCdtNtries>
      <TtlDbtNtries>
        <NbOfNtries>1</NbOfNtries>
        <Sum>122.85</Sum>
      </TtlDbtNtries>
    </TxSummry>
    <Ntry>
      <NtryRef>1</NtryRef>
      <Amt Ccy="GBP">122.85</Amt>
      <CdtDbtInd>DBIT</CdtDbtInd>
      <Sts>
        <Cd>BOOK</Cd>
      </Sts>
      <ValDt>
        <Dt>2022-05-31</Dt>
      </ValDt>
      <BkTxCd>
        <Domn>
          <Cd>PMNT</Cd>
          <Fmly>
            <Cd>ICDT</Cd>
            <SubFmlyCd>DMCT</SubFmlyCd>
          </Fmly>
        </Domn>
        <Prtry>
          <Cd>CHAPSTFR</Cd>
        </Prtry>
      </BkTxCd>
      <NtryDtls>
        <TxDtls>
          <Refs>
            <AcctSvcrRef>PCM2LCO00037776</AcctSvcrRef>
            <InstrId>CUST REF</InstrId>
            <TxId>SRCE REF</TxId>
          </Refs>
          <Amt Ccy="GBP">122.85</Amt>
          <CdtDbtInd>DBIT</CdtDbtInd>
          <AmtDtls>
            <InstdAmt>
              <Amt Ccy="GBP">101.85</Amt>
            </InstdAmt>
          </AmtDtls>
          <Chrgs>
            <TtlChrgsAndTaxAmt>
              Ccy="GBP">21</TtlChrgsAndTaxAmt>
            </TtlChrgsAndTaxAmt>
          </Chrgs>
          <Rcrd>
            <Amt Ccy="GBP">21</Amt>
            <CdtDbtInd>DBIT</CdtDbtInd>
            <ChrgInclInd>true</ChrgInclInd>
          </Rcrd>
        </TxDtls>
      </NtryDtls>
    </Ntry>
  </Ntfctn>
</BkToCstmrDbtCdtNtfctn>

```

```

<Tp>
    <Cd>COMM</Cd>
</Tp>
<Br>DEBT</Br>
</Rcrd>
</Chrgs>
<RltdPties>
    <DbtrAcct>
        <Id>
            <Othr>
                <Id>60000100000001</Id>
            </Othr>
        </DbtrAcct>
        <Cdtr>
            <Pty>
                <Nm>Beneficiary
                <PstlAdr>
                    <AdrLine>Beneficiary Address 1 Address 2 London UK</AdrLine>
                    </PstlAdr>
            </Pty>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <Othr>
                    <Id>50000012345678</Id>
                </Othr>
            </CdtrAcct>
            <RltdAgts>
                <DbtrAgt>
                    <FinInstnId>
                        <ClrSysMmbld>
                            <Mmbld>600001</Mmbld>
                        </ClrSysMmbld>
                    </FinInstnId>
                </DbtrAgt>
                <CdtrAgt>
                    <FinInstnId>
                        <ClrSysMmbld>
                            <Mmbld>500000</Mmbld>
                        </ClrSysMmbld>
                    </FinInstnId>
                </CdtrAgt>
            </RltdAgts>
            <RmtInf>
                <Ustrd>Payment Details 1</Ustrd>
            </RmtInf>
        </TxDtls>
    </NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>
</Envelope>

```

## Credit Notifications

### 6. IAT Credit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator_envelope.xsd">

```

```

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIld>
      <FinInstnId>
        <BICFI>NWBKGB2L</BICFI>
      </FinInstnId>
    </FIld>
  </Fr>
  <To>
    <OrgId>
      <Id>
        <OrgId>
          <Othr>
            <Id>CUSTOMERABC</Id>
          </Othr>
        </OrgId>
      </Id>
    </OrgId>
  </To>
  <BizMsgId>B2A44506873410</BizMsgId>
  <MsgDefId>camt.054.001.08</MsgDefId>
  <BizSvc>swift.cbprplus.core.01</BizSvc>
  <CreDt>2022-05-31T13:00:00+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>B2A44506873410</MsgId>
      <CreDtTm>2022-05-31T13:00:00+01:00</CreDtTm>
      <MsgRcpt>
        <Nm>ORDERED BY</Nm>
      </MsgRcpt>
    </GrpHdr>
    <Ntfctn>
      <Id>AJ57408</Id>
      <Acct>
        <Id>
          <Othr>
            <Id>1400201234567</Id>
          </Othr>
        </Id>
        <Ccy>USD</Ccy>
        <Nm>JOHN</Nm>
      </Acct>
      <TxSummry>
        <TtlCdtNtries>
          <NbOfNtries>1</NbOfNtries>
          <Sum>1254.83</Sum>
        </TtlCdtNtries>
        <TtlDbtNtries>
          <NbOfNtries>0</NbOfNtries>
          <Sum>0</Sum>
        </TtlDbtNtries>
      </TxSummry>
      <Ntry>
        <NtryRef>1</NtryRef>
        <Amt Ccy="USD">1254.83</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>
          <Cd>BOOK</Cd>
        </Sts>
        <ValDt>
          <Dt>2022-05-31</Dt>
        </ValDt>
        <BkTxCd>
          <Domn>
            <Cd>PMNT</Cd>
          </Domn>
          <Fmly>
            <Cd>RCDT</Cd>
            <SubFmlyCd>BOOK</SubFmlyCd>
          </Fmly>
        </BkTxCd>
      </Ntry>
    </Ntfctn>
  </BkToCstmrDbtCdtNtfctn>
</Document>

```

```

<Cd>IAT</Cd>
  </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <AcctSvcrRef>PCM2LCO00037764</AcctSvcrRef>
        <InstrId>CUST REF</InstrId>
        <TxId>SRCE REF</TxId>
      </Refs>
      <Amt Ccy="USD">1254.83</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <AmtDtls>
        <InstdAmt>
          <Amt Ccy="GBP">778.99</Amt>
          <CcyXchg>
            <SrcCcy>GBP</SrcCcy>
          </CcyXchg>
        </InstdAmt>
      </AmtDtls>
    </TxDtls>
  </NtryDtls>
</BkTxCd>
<TrgtCcy>USD</TrgtCcy>
<UnitCcy>GBP</UnitCcy>
<XchgRate>1.6108388</XchgRate>
<CtrctId>10167505993</CtrctId>
  <Id>600001000000001</Id>
  <RltdPties>
    <DbtrAcct>
      <Id>
        <Othr>
          </Othr>
        </Id>
      </DbtrAcct>
      <Cdtr>
        <Pty>
          <Nm>ABC LTD</Nm>
          <PstlAdr>
            </PstlAdr>
          </Pty>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              </Othr>
            </Id>
          </CdtrAcct>
          <RltdAgts>
            <DbtrAgt>
              <FinInstnId>
                <ClrSysMmbld>
                  </ClrSysMmbld>
                </FinInstnId>
              </DbtrAgt>
              <CdtrAgt>
                <FinInstnId>
                  <ClrSysMmbld>
                    </ClrSysMmbld>
                  </FinInstnId>
                </CdtrAgt>
              </RltdAgts>
            </DbtrAgt>
          </RltdPties>
        </Cdtr>
      </Id>
    </RltdPties>
  </Id>
  <AdrLine>Beneficiary Address London UK</AdrLine>
  <Id>1400201234567</Id>
  <Mmbld>600001</Mmbld>
  <Mmbld>600001</Mmbld>

```

```

2</Ustrd>
</Ntry>
</NtryDtls>
</TxDtls>
</RmtInf>
</RltdAgts>
</CdtrAgt>
</FinInstnId>
</ClrSysMmbld>
</Ustrd>Payment Details 1 Payment Details
</Document>
</Envelope>

```

## 7. External Credit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../March21Schemas/Translator_envelope.xsd">
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>NWBKGB2L</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <OrgId>
      <Id>
        <OrgId>
          <Othr>
            <Id>CUSTOMERABC</Id>
          </Othr>
        </OrgId>
      </Id>
    </OrgId>
  </To>
  <BizMsgId>B2A24606873609</BizMsgId>
  <MsgDefId>camt.054.001.08</MsgDefId>
  <BizSvc>swift.cbprplus.core.01</BizSvc>
  <CreDt>2022-05-31T10:00:00+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>B2A24606873609</MsgId>
      <CreDtTm>2022-05-31T10:00:00+01:00</CreDtTm>
      <MsgRcpt>
        <Nm>ORDERER</Nm>
      </MsgRcpt>
    </GrpHdr>
    <Ntfctn>
      <Id>AJ57408</Id>
      <Acct>
        <Id>
          <Othr>
            <Id>600001000000001</Id>
          </Othr>
        </Id>
        <Ccy>GBP</Ccy>
        <Nm>JOHN</Nm>
      </Acct>
      <TxSummry>
        <TtlCdtNtries>
          <NbOfNtries>1</NbOfNtries>
          <Sum>456.78</Sum>
        </TtlCdtNtries>
        <TtlDbtNtries>
          <NbOfNtries>0</NbOfNtries>
          <Sum>0</Sum>
        </TtlDbtNtries>
      </TxSummry>
    </Ntfctn>
  </BkToCstmrDbtCdtNtfctn>
</Document>

```

```

<Ntry>
  <NtryRef>1</NtryRef>
  <Amt Ccy="GBP">456.78</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <ValDt>
    <Dt>2022-05-31</Dt>
  </ValDt>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>RCDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
    <Prtry>
      <Cd>CHAPSTFR</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <AcctSvcrRef>PCM2LCI00007778</AcctSvcrRef>
        <InstrId>DET 1</InstrId>
        <TxId>SRCE REF</TxId>
      </Refs>
      <Amt Ccy="GBP">456.78</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <AmtDtls>
        <TxAmt>
          <Amt Ccy="GBP">456.78</Amt>
        </TxAmt>
      </AmtDtls>
      <Chrgs>
        <TtlChrgsAndTaxAmt>
          Ccy="GBP">12</TtlChrgsAndTaxAmt>
        </Chrgs>
        <Rcrd>
          <Amt Ccy="GBP">12</Amt>
          <CdtDbtInd>DBIT</CdtDbtInd>
          <ChrgInclInd>true</ChrgInclInd>
          <Tp>
            <Cd>COMM</Cd>
          </Tp>
          <Br>DEBT</Br>
        </Rcrd>
      </Chrgs>
      <RltdPties>
        <Cdtr>
          <Pty>
            <Nm>Beneficiary
            Name</Nm>
            <PstlAdr>
              <AdrLine>Beneficiary Address 1 Address 2 London UK</AdrLine>
            </PstlAdr>
          </Pty>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>60000100000001</Id>
            </Othr>
          </Id>
        </CdtrAcct>
      </RltdPties>
      <RltdAgts>
        <DbtrAgt>

```



```

<FinInstnId>
<BICFI>AWIBIC2LXXX</BICFI>
<Nm>AWI Name</Nm>
<PstlAdr>
  <AdrLine>AWI
ADD1 AWI ADD2 LONDON UNITED KINGDOM</AdrLine>
</PstlAdr>
</FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
</RltdAgt>
<RmtInf>
  <Ustrd>Payment Details 1</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>
</Envelope>

```

#### 8. Internal Credit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:swift:xsd:envelope ../../March21Schemas/Translator_envelope.xsd">
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>NWBKGB2L</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <OrgId>
        <Id>
          <OrgId>
            <Othr>
              <Id>CUSTOMERABC</Id>
            </Othr>
          </OrgId>
        </Id>
      </OrgId>
    </To>
    <BizMsgId>B2A14606873609</BizMsgId>
    <MsgDefId>camt.054.001.08</MsgDefId>
    <BizSvc>swift.cbprplus.core.01</BizSvc>
    <CreDt>2022-05-31T10:00:00+01:00</CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
    <BkToCstmrDbtCdtNtfctn>
      <GrpHdr>
        <MsgId>B2A14606873609</MsgId>
        <CreDtTm>2022-05-31T10:00:00+01:00</CreDtTm>
        <MsgRcpt>
          <Nm>ORDERER</Nm>
        </MsgRcpt>
      </GrpHdr>
      <Ntfctn>
        <Id>AJ57208</Id>
        <Acct>
          <Id>
            <Othr>
              <Id>600001000000001</Id>
            </Othr>
          </Id>
        </Acct>
      </Ntfctn>
    </BkToCstmrDbtCdtNtfctn>
  </Document>

```

```

</Othr>
</Id>
<Ccy>GBP</Ccy>
<Nm>JOHN</Nm>
</Acct>
<TxSummry>
  <TtlCdtNtries>
    <NbOfNtries>1</NbOfNtries>
    <Sum>992.99</Sum>
  </TtlCdtNtries>
  <TtlDbtNtries>
    <NbOfNtries>0</NbOfNtries>
    <Sum>0</Sum>
  </TtlDbtNtries>
</TxSummry>
<Ntry>
  <NtryRef>1</NtryRef>
  <Amt Ccy="GBP">992.99</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <ValDt>
    <Dt>2022-05-31</Dt>
  </ValDt>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>RCDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
    <Prtry>
      <Cd>CHAPSTFR</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <AcctSvcrRef>PCM2LCI00007777</AcctSvcrRef>
        <TxId>SRCE REF</TxId>
      </Refs>
      <Amt Ccy="GBP">992.99</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <AmtDtls>
        <TxAmt>
          <Amt Ccy="GBP">999.99</Amt>
        </TxAmt>
      </AmtDtls>
      <Chrgs>
        <TtlChrgsAndTaxAmt>
          <Rcrd>
            <Amt Ccy="GBP">7</Amt>
            <CdtDbtInd>CRDT</CdtDbtInd>
            <ChrgInclInd>true</ChrgInclInd>
            <Tp>
              <Cd>COMM</Cd>
            </Tp>
            <Br>CRED</Br>
          </Rcrd>
        </Chrgs>
      </Chrgs>
      <RltdPties>
        <Dbtr>
          <Pty>
            <Nm>Orderer</Nm>
            <PstlAdr>
              <AdrLine>Ord
            </PstlAdr>
          </Pty>
        </Dbtr>
      </RltdPties>
    </TxDtls>
  </NtryDtls>
  <Ccy="GBP">7</TtlChrgsAndTaxAmt>
  <Address 1 Ord 2 London UK</AdrLine>

```

```

Name</Nm>
<Nm>Beneficiary
<PstlAdr>
<AdrLine>Beneficiary Address 1 Address 2 London UK</AdrLine>
</PstlAdr>
</Pty>
</Cdtr>
<CdtrAcct>
<Id>
<Othr>
<Id>60000100000001</Id>
</Othr>
</CdtrAcct>
</RltdPties>
<RltdAgts>
<CdtrAgt>
<FinInstnId>
<ClrSysMmbld>
<Mmbld>600000</Mmbld>
</ClrSysMmbld>
</FinInstnId>
</CdtrAgt>
</RltdAgts>
<RmtInf>
<Ustrd>Payment Details 1</Ustrd>
</RmtInf>
<AddtlTxInf>The payment amount has been
reduced</AddtlTxInf>
</TxDtIs>
</NtryDtIs>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>
</Envelope>

```

#### 9. Cheque Negotiation Credit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../March21Schemas/Translator_envelope.xsd">
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
<Fr>
<FIId>
<FinInstnId>
<BICFI>NWBKGB2L</BICFI>
</FinInstnId>
</FIId>
</Fr>
<To>
<OrgId>
<Id>
<OrgId>
<Othr>
<Id>CUSTOMERABC</Id>
</Othr>
</OrgId>
</Id>
</OrgId>
</To>
<BizMsgldr>B2A42606873609</BizMsgldr>
<MsgDefldr>camt.054.001.08</MsgDefldr>
<BizSvc>swift.cbprplus.core.01</BizSvc>
<CreDt>2022-05-31T10:00:00+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
<BkToCstmrDbtCdtNtfctn>

```

```

<GrpHdr>
  <MsgId>B2A42606873609</MsgId>
  <CreDtTm>2022-05-31T10:00:00+01:00</CreDtTm>
  <MsgRcpt>
    <Nm>ORDERED BY</Nm>
  </MsgRcpt>
</GrpHdr>
<Ntfctn>
  <Id>AJ58408</Id>
  <Acct>
    <Id>
      <Othr>
        <Id>60000100000001</Id>
      </Othr>
    </Id>
    <Ccy>GBP</Ccy>
    <Nm>JOHN</Nm>
  </Acct>
  <TxSummry>
    <TtlCdtNtries>
      <NbOfNtries>1</NbOfNtries>
      <Sum>129.95</Sum>
    </TtlCdtNtries>
    <TtlDbtNtries>
      <NbOfNtries>0</NbOfNtries>
      <Sum>0</Sum>
    </TtlDbtNtries>
  </TxSummry>
  <Ntry>
    <NtryRef>1</NtryRef>
    <Amt Ccy="GBP">129.95</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Sts>
      <Cd>BOOK</Cd>
    </Sts>
    <ValDt>
      <Dt>2022-05-31</Dt>
    </ValDt>
    <BkTxCd>
      <Domn>
        <Cd>PMNT</Cd>
        <Fmly>
          <Cd>ICHQ</Cd>
          <SubFmlyCd>CAJT</SubFmlyCd>
        </Fmly>
      </Domn>
      <Prtry>
        <Cd>CHQCNC</Cd>
      </Prtry>
    </BkTxCd>
    <NtryDtls>
      <TxDtls>
        <Refs>
          <TxId>SRCE REF</TxId>
        </Refs>
        <Amt Ccy="GBP">129.95</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <AmtDtls>
          <TxAmt>
            <Amt Ccy="EUR">150</Amt>
            <CcyXchg>
              <SrcCcy>EUR</SrcCcy>
            </CcyXchg>
          </TxAmt>
        </AmtDtls>
      </TxDtls>
    </NtryDtls>
  </Ntry>
  <AcctSvcrRef>PCM2LCO00037777</AcctSvcrRef>
  <TrgtCcy>GBP</TrgtCcy>
  <UnitCcy>EUR</UnitCcy>
  <XchgRate>0.8663153</XchgRate>
  <CtrctId>10165900220</CtrctId>
</CcyXchg>

```

```

</TxAmt>
</AmtDtls>
<RltdPties>
  <Cdtr>
    <Pty>
      <Nm>Beneficiary
      <PstlAdr>
        <AdrLine>Beneficiary Address 1 Address 2 London UK</AdrLine>
        </PstlAdr>
      </Pty>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>600001000000001</Id>
        </Othr>
      </CdtrAcct>
    </RltdPties>
    <RltdAgts>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <Mmbld>500000</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </CdtrAgt>
    </RltdAgts>
    <RmtInf>
      <Ustrd>Payment Details 1</Ustrd>
    </RmtInf>
  </TxDtls>
</NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>
</Envelope>

```

#### 10. FI External Credit Advice Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:swift:xsd:envelope ../../March21Schemas/Translator_envelope.xsd">
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>NWBKGB2L</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <OrgId>
        <Id>
          <OrgId>
            <Othr>
              <Id>CUSTOMERABC</Id>
            </Othr>
          </OrgId>
        </Id>
      </OrgId>
    </To>
    <BizMsgId>B2A44306272708</BizMsgId>
    <MsgDefId>camt.054.001.08</MsgDefId>
    <BizSvc>swift.cbprplus.core.01</BizSvc>
    <CreDt>2022-05-31T11:00:00+01:00</CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">
    <BkToCstmrDbtCdtNtfctn>

```

```

<GrpHdr>
  <MsgId>B2A44306272708</MsgId>
  <CreDtTm>2022-05-31T11:00:00+01:00</CreDtTm>
  <MsgRcpt>
    <Nm>ORDERER</Nm>
  </MsgRcpt>
</GrpHdr>
<Ntfctn>
  <Id>AJ58403</Id>
  <Acct>
    <Id>
      <Othr>
        <Id>600001000000001</Id>
      </Othr>
    </Id>
    <Ccy>GBP</Ccy>
    <Nm>JOHN</Nm>
  </Acct>
  <TxSummry>
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#### 11. FI Internal Credit Advice Sample

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## Appendix A – Product Code Description

Brand	Product Code	Product Description
NWB	CAT	Currency Account Transfer
	CHAPSTFR	CHAPS Transfer
	Exotic	Transfer
	FGNDRAFT	Foreign Draft
	IAT	Inter Account Transfer
	RELAY	Relay Transfer
	STANDARD	Standard Transfer
	UKEURO	UK Euro
	URGENT	Urgent Transfer
	PAYAWAY	Payaway
RBS	BUDGET	Royworld Budget
	CAT	Currency Account Transfer
	CHAPSTFR	CHAPS Transfer
	ECONOMY	Royworld Economy
	EXPEURO	Royworld Euro
	EXPRESS	Royworld Express
	FORDRAFT	Royworld Draft
	IAT	Inter Account Transfer
	ICMBKTRF	ICM Booked Transfer
	ICMCHAPS	ICM CHAPS Transfer
	ICMXBORD	ICM Cross Border Transfer
	PAYAWAY	Payaway

## Appendix B – Bank Transaction Codes

Product Code	Product Description	Credit/Debit Indicator	Domain Code	Family Code	Sub Family Code
CAT	CCY A/C TFR	D	PMNT	ICDT	XBCT
CAT	CCY A/C TFR	C	PMNT	RCDT	XBCT
CHAPSTFR	CHAPS TFR	D	PMNT	ICDT	DMCT
CHAPSTFR	CHAPS TFR	C	PMNT	RCDT	DMCT
CHQCNC	CHQ NEGOTIATION	C	PMNT	ICHQ	CAJT
CHQCNC	CHQ NEGOTIATION	D	PMNT	ICHQ	DAJT
CHQCNT	T/CHQ PAID IN	D	PMNT	ICHQ	RIMB
CHQCNT	T/CHQ PAID IN	C	PMNT	RCHQ	RIMB
CHQCNX	T/CHQ ENCASHED	D	PMNT	ICHQ	CDIS
CHQCNX	T/CHQ ENCASHED	C	PMNT	RCHQ	CDIS
CLS	CONTINUOUS LINK SETTLEMENT	D	PMNT	ICDT	ASET
CLS	CONTINUOUS LINK SETTLEMENT	C	PMNT	RCDT	ASET
FGNDRAFT	FOREIGN DRAFT	C	PMNT	DRFT	OTHR
GLIQSW	GLE SWEEP	D	PMNT	MDOP	OTHR
GLIQTO	GLE TOP	C	PMNT	MCOP	OTHR
IAT	INTER A/C TFR	D	PMNT	ICDT	BOOK
IAT	INTER A/C TFR	C	PMNT	RCDT	BOOK
INWD CCY	INWARD CCY PYMT	C	PMNT	RCDT	XBCT
INWD EUR	INWARD EUR PYMT	C	PMNT	RCDT	XBCT
INWD STG	INWARD STG PYMT	C	PMNT	RCDT	XBCT
PAYAWAY	PAYAWAY	D	PMNT	ICDT	FICT
PAYAWAY	PAYAWAY	C	PMNT	RCDT	FICT
SDEP	SAME DAY EURO PYMT	D	PMNT	ICDT	XBCT
SDEP	SAME DAY EURO PYMT	C	PMNT	RCDT	XBCT
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STANDARD	STANDARD TFR	C	PMNT	RCDT	ESCT
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URGENT	URGENT TFR	C	PMNT	RCDT	XBCT
ECONOMY	ROYWORLD ECONOMY	D	PMNT	ICDT	XBCT
ECONOMY	ROYWORLD ECONOMY	C	PMNT	RCDT	XBCT
EXPEURO	ROYWORLD EURO	D	PMNT	ICDT	XBCT
EXPEURO	ROYWORLD EURO	C	PMNT	RCDT	XBCT
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ICMXBORD	ICM CCY TFR	D	PMNT	ICDT	XBCT
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		C	PMNT	MCOP	OTHR

## Appendix C – Charge Codes

Charges Description	ISO20022 Code
Commission charges	COMM
Additional charges	MISC
Agent bank's charges	PAYM
Senders Charges	PAYM
Commission debited to account number	PAYM
Charges FX rate	COMM

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