

Usage Guideline

BNPPDC_Pain.001.001.03_US_BOW/BMO_ ACH_20230612_Final

BNP_UnderDevelopment

This document describes a usage guideline restricting the base message pain.001.001.03. You can also consult this [information online](#).

Published by BNP Paribas Cash Management and generated by [MyStandards](#).

12 June 2023

Table of Content	2
Message Functionality	3
About this document	4
Usage Guideline	5
Rule Definitions	18
Legal Notices	20

Message Functionality

Collection Description

BNP_UnderDevelopment ([link](#))

Usage Guideline Description

BNPPDC_Pain.001.001.03_US_BOW/BMO_ACH_20230612_Final ([link](#))

Disclaimer : this "US_BOW/BMO" guideline must be used only for migration of BOW customers towards BMO.

For pre-migration BOW flows, please refer to "US_BOW" guidelines. Once BMO migration will be completed, only "US_BOW/BMO" guidelines will remain.

Scope : ACH CCD / PPD

- CCD to pay towards another legal entity
- PPD to pay towards a person, including salary payment (no need of specific category purpose)

Mandatory request type: pain.001.001.xx.rft.0ix (relocated transfer service)

Characters set : specific handling related to ix request type use

- Generic characters set is handled as usual
- Special characters handled in BNP transcodification tables are 'latinized' ; any unexpected special character is replaced by a dot '.'

Reminder about generic characters set. Any other character might be replaced (see above)

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' + { }
CR LF Space

Outline

The BNPPDC_Pain.001.001.03_US_BOW/BMO_ACH_20230612_Final message is composed of 2 building blocks

a - Group Header

Set of characteristics shared by all individual transactions included in the message.

b - Payment Information

Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

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}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	0	Customer Credit Transfer Initiation V03 (pain.001.001.03)	<CstmrCdtTrfInit n>				Rules: R1, R2
1.0	1	Group Header	<GrpHdr>	[1..1]			Comment: Expected tags for message level (GrpHdr) : # Msgld # CreDtTm # NbOfTxs # InitgPty (see included child elements)
1.1	2	Message Identification	<Msgld>	[1..1]	text{1,35}		
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
1.6	2	Number Of Transactions	<NbOfTxs>	[1..1]	text [0-9]{1,15}		Rules: R2
1.7	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		Rules: R1
1.8	2	Initiating Party	<InitgPty>	[1..1]			
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Truncate: Only the first 23 characters will be taken into account. ----- Type Changed: text{1,70}
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	I	
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}	I [0..2]	
9.1.12	3	Identification	<Id>	[0..1]	Choice	[1..1]	Comment: Please provide Id - Orgld - Othr - Id value according to channel to be used to send the file.
9.1.13	4	Organisation Identification	<Orgld>	[1..1]			
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}	I	
9.1.15	5	Other	<Othr>	[0..*]		[1..1]	

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}	T/C	Comment: 'Aggregator id' (also sometimes called 'Channel id') which is an id locally assigned to identify the customer initial channel. ----- Type Changed: One of the following code values must be used: 5555555565 (Fileact) 8888888865 (EBICS)
	7	Fileact			5555555565		
	7	EBICS			8888888865		
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}	l	
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	l	
1.9	2	Forwarding Agent	<FwdgAgt>	[0..1]			
6.1.0	3	Financial Institution Identification	<FinInstnId>	[1..1]			
6.1.1	4	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2- 9][A-NP-Z0- 9]([A-Z0- 9]{3,3}){0,1}	l	
2.0	1	Payment Information	<PmtInf>	[1..*]		[1..1]	Rules: R3, R4 ----- Comment: Expected tags for instruction level (PmtInf, excluding CdtTrfTxInf transaction details) : # PmtInfId # PmtMtd # PmtTplnf (see included child elements) # ReqdExctnDt # Dbtr (see included child elements) / DbtrAcct (see included child elements) / DbtrAgt (see included child elements)
2.1	2	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,20}
2.2	2	Payment Method	<PmtMtd>	[1..1]	text		
	3	Credit Transfer			TRF		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.3	2	Batch Booking	<BtchBookg>	[0..1]	boolean	l	Comment: # If provided, Batch Booking value indicated in the file will be ignored during payment processing. Indeed a default logic is locally applied for booking. # Logic for ACH flows booking, regardless of number of payment files addressed for a given account: - ACH flow can be an ACH CCD or ACH PPD, typing is made through PmtInf/PmtTplnf/LclInstrm/Cd - all ACH CCD of a given execution date are processed within a same batch, and this operation will result in a single batch entry within account statement (1 global entry for all ACH CCD processed for the ordering account). - all ACH PPD of a given execution date are processed within a same batch, and this operation will result in a single batch entry within account statement (1 global entry for all ACH PPD processed for the ordering account).
2.4	2	Number Of Transactions	<NbOfTxs>	[0..1]	text [0-9]{1,15}		Rules: R3
2.5	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		Rules: R4
2.6	2	Payment Type Information	<PmtTplnf>	[0..1]		[1..1]	Comment: PaymentTypeInformation: 1. must be present at instruction level, in order to allow bank to identify type of credit transfer 2. must not be used at TransactionLevel, else payment might be rejected. To type a payment as "ACH CCD/PPD" # Recommended to use 'NURG' as SvcLvl/Cd. InstrPrty can also be present, but if used must be 'NORM'. If other values are used, payment will be wrongly typed and will be interpreted as Wire by local back-end. # Mandatory to have CCD or PPD as LclInstrm-Cd so that ACH flow is typed. Such typing can be used for domestic credit transfer towards a corporate or an individual, including for payroll case. Usage recommendations: - CCD (meaning 'Corporate Credit or Debit') if payment is made to pay a corporate. - PPD (meaning 'Prearranged Payment and Deposit') if payment is made to pay an individual. - Note: no additional specific requirement for payroll use case, e.g. no category purpose requirement.
2.7	3	Instruction Priority	<InstrPrty>	[0..1]	text		
	4	Normal			NORM		

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.8	3	Service Level	<SvcLvl>	[0..1]	Choice		Comment: Recommended to use SvcLvl/Cd with 'NURG' as value.
2.9	4	Code	<Cd>	[1..1]	text{1,4}	T/C	Type Changed: One of the following code values must be used: NURG (Non-urgent Payment)
	5	Non-urgent Payment			NURG		
2.11	3	Local Instrument	<LclInstrm>	[0..1]	Choice	[1..1]	
2.12	4	Code	<Cd>	[1..1]	text{1,35}	T/C	Type Changed: One of the following code values must be used: PPD (Prearranged Payments and Deposits) CCD (Cash Concentration and Disbursement)
	5	Prearranged Payments and Deposits			PPD		
	5	Cash Concentration and Disbursement			CCD		
2.17	2	Requested Execution Date	<ReqdExctnDt>	[1..1]	date		Comment: Used value must be from D-10 to D+60 compared to payment creation date. # Past-dated transactions older than 10 days will be rejected. More recent ones will be processed on the current date (if received before current date cut-off) # Current-dated transactions received after cut-off time will be processed on the next business day. # Future-dated transactions included in supported dates range will be processed on required processed date.
2.18	2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	I	
2.19	2	Debtor	<Dbtr>	[1..1]			
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Type Changed: text{1,70}
9.1.1	3	Postal Address	<PstlAdr>	[0..1]		I	
9.1.12	3	Identification	<Id>	[0..1]	Choice	[1..1]	
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	I	
9.1.15	5	Other	<Othr>	[0..*]		[1..1]	

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}		
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
9.1.34	3	Contact Details	<CtctDtls>	[0..1]			
9.1.36	4	Name	<Nm>	[0..1]	text{1,140}	I T/C	Type Changed: text{1,35}
2.20	2	Debtor Account	<DbtrAcct>	[1..1]			
1.1.0	3	Identification	<Id>	[1..1]	Choice		
1.1.2	4	Other	<Othr>	[1..1]			
1.1.3	5	Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{7,10} [0-9]{7,10}
1.1.8	3	Type	<Tp>	[0..1]			
	4	[XOR]			Choice		
1.1.9	5	Code	<Cd>	[1..1]	text		
	6	Cash Payment			CASH		
	6	Charges			CHAR		
	6	Commission			COMM		
	6	Tax			TAXE		
	6	Cash Income			CISH		
	6	Cash Trading			TRAS		
	6	Settlement			SACC		
	6	Current			CACC		
	6	Savings			SVGS		
	6	Over Night Deposit			ONDP		
	6	Marginal Lending			MGLD		
	6	Non Resident External			NREX		
	6	Money Market			MOMA		
	6	Loan			LOAN		
	6	Salary			SLRY		
	6	Overdraft			ODFT		
1.1.10	5	Proprietary	<Prtry>	[1..1]	text{1,35}		
1.1.11	3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.21	2	Debtor Agent	<DbtrAgt>	[1..1]			Rules: R5 ----- Comment: Required to indicate both BIC and clearing Member Identification. Both values must form a consistent pair, any inconsistency might cause processing issue. See below values recommendations. # If used ordering account is registered as 'Bank Of The West' - 'BWSTUS66' or 'BWSTUS66XXX' as BIC - '121100782' as Member Identification # If used ordering account is registered as 'BMO Harris' - 'HATRUS44' or 'HATRUS44XXX' as BIC - '071000288' as Member Identification
6.1.0	3	Financial Institution Identification	<FinInstnId>	[1..1]			Rules: R5
6.1.1	4	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	[1..1] T/C	Rules: R5 ----- Type Changed: One of the following code values must be used: BWSTUS66 (BOTW-BIC8) BWSTUS66XXX (BOTW-BIC11) HATRUS44 (BMO_US-BIC8) HATRUS44XXX (BMO_US-BIC11)
	5	BOT W- BIC8			BWSTUS66		
	5	BOT W- BIC11			BWSTUS66XX X		
	5	BMO_ U S- BIC8			HATRUS44		
	5	BMO_ U S- BIC11			HATRUS44XX X		
6.1.2	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		[1..1]	
6.1.3	5	Clearing System Identification	<ClrSysId>	[0..1]	Choice	I	
6.1.6	5	Member Identification	<Mmbld>	[1..1]	text{1,35}	T/C	Rules: R5 ----- Type Changed: One of the following code values must be used: 071000288 (BMO_US-ABA_routing_nb) 121100782 (BOTW-ABA_routing_nb)
	6	BMO_ U S- ABA_routing_nb			071000288		

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	BOT W- ABA _routing _nb			121100782		
6.1.7	4	Name	<Nm>	[0..1]	text{1,140}	I T/C	Type Changed: text{1,70}
6.1.8	4	Postal Address	<PstlAdr>	[0..1]			
6.1.17	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	I	
6.1.18	5	Address Line	<AdrLine>	[0..7]	text{1,70}	I [0..2]	
2.22	2	Debtor Agent Account	<DbtrAgtAcct>	[0..1]			
1.1.0	3	Identification	<Id>	[1..1]	Choice		
1.1.2	4	Other	<Othr>	[1..1]			
1.1.3	5	Identification	<Id>	[1..1]	text{1,34}	I	
2.23	2	Ultimate Debtor	<UltmtDbtr>	[0..1]			
9.1.0	3	Name	<Nm>	[0..1]	text{1,140}	I T/C	Type Changed: text{1,70}
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	I	
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}	I [0..2]	
9.1.12	3	Identification	<Id>	[0..1]	Choice		
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			
9.1.14	5	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	I	
9.1.15	5	Other	<Othr>	[0..*]		[0..1]	
9.1.16	6	Identification	<Id>	[1..1]	text{1,35}	I	
9.1.20	6	Issuer	<lssr>	[0..1]	text{1,35}	I	
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
2.24	2	Charge Bearer	<ChrgBr>	[0..1]	text	I	
2.25	2	Charges Account	<ChrgsAcct>	[0..1]			
1.1.0	3	Identification	<Id>	[1..1]	Choice		

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
1.1.1	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	I	
1.1.2	4	Other	<Othr>	[1..1]			
1.1.3	5	Identification	<Id>	[1..1]	text{1,34}		
1.1.11	3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
2.26	2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]			
6.1.0	3	Financial Institution Identification	<FinInstnId>	[1..1]			
6.1.1	4	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}	I	
2.27	2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]			Rules: R2, R3 ----- Comment: Expected tags for transaction level (CdtTrfTxInf) : # PmtId (see included child elements) # Amt (see included child elements) # CdtrAgt (see included child elements) / Cdtr (see included child elements) / CdtrAcct (see included child elements)
2.28	3	Payment Identification	<PmtId>	[1..1]			
2.29	4	Instruction Identification	<InstrId>	[0..1]	text{1,35}	I	
2.30	4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}		Comment: Data must be provided as per ISO standard. However, data will be ignored by the bank during payment processing.
2.42	3	Amount	<Amt>	[1..1]	Choice		
2.43	4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		Rules: R1, R4
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}	FV	FixedValue: USD
2.51	3	Charge Bearer	<ChrgBr>	[0..1]	text	I	
2.70	3	Ultimate Debtor	<UltmtDbtr>	[0..1]			
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	I T/C	Type Changed: text{1,70}

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.1	4	Postal Address	<PstlAdr>	[0..1]			
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	I	
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	I [0..2]	
9.1.12	4	Identification	<Id>	[0..1]	Choice		
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			
9.1.14	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	I	
9.1.15	6	Other	<Othr>	[0..*]		[0..1]	
9.1.16	7	Identification	<Id>	[1..1]	text{1,35}	I	
9.1.20	7	Issuer	<lssr>	[0..1]	text{1,35}	I	
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
2.71	3	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			
6.1.1	5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
6.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
6.1.6	6	Member Identification	<Mmbld>	[1..1]	text{1,35}		
2.77	3	Creditor Agent	<CdtrAgt>	[0..1]		[1..1]	Comment: For domestic flows (ACH flows / domestic wires), creditor agent must be identified by its clearing data (BIC must be absent) and its address.
6.1.0	4	Financial Institution Identification	<FinInstnId>	[1..1]			
6.1.2	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		[1..1]	
6.1.3	6	Clearing System Identification	<ClrSysId>	[0..1]	Choice	[1..1]	
6.1.4	7	Code	<Cd>	[1..1]	text{1,5}	FV	FixedValue: USABA

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
6.1.6	6	Member Identification	<Mmbld>	[1..1]	text{1,35}	T/C	Comment: Must be ACH ABA routing number of the beneficiary bank (9 digits). ----- Type Changed: text{9} [0-9]{9}
6.1.7	5	Name	<Nm>	[0..1]	text{1,140}	I T/C	Type Changed: text{1,70}
6.1.8	5	Postal Address	<PstlAdr>	[0..1]		[1..1]	
6.1.17	6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	FV [1..1]	FixedValue: US
6.1.18	6	Address Line	<AdrLine>	[0..7]	text{1,70}	[1..3]	
6.1.19	5	Other	<Othr>	[0..1]			
6.1.20	6	Identification	<Id>	[1..1]	text{1,35}		
6.1.25	4	Branch Identification	<BrnchId>	[0..1]			
6.1.26	5	Identification	<Id>	[0..1]	text{1,35}		
6.1.27	5	Name	<Nm>	[0..1]	text{1,140}		
2.78	3	Creditor Agent Account	<CdtrAgtAcct>	[0..1]			
1.1.0	4	Identification	<Id>	[1..1]	Choice		
1.1.2	5	Other	<Othr>	[1..1]			
1.1.3	6	Identification	<Id>	[1..1]	text{1,34}		
2.79	3	Creditor	<Cdtr>	[0..1]		[1..1]	
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1]	Truncate: Only the first 22 characters will be taken into account.
9.1.1	4	Postal Address	<PstlAdr>	[0..1]		I	Comment: If provided, creditor address will be ignored during local back-end processing.
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}	I	
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}	I	
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}	I	
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	I	
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	I	
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	I	
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	I [0..3]	

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.12	4	Identification	<Id>	[0..1]	Choice		
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			
9.1.14	6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
9.1.15	6	Other	<Othr>	[0..*]		[0..1]	
9.1.16	7	Identification	<Id>	[1..1]	text{1,35}		
9.1.20	7	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
2.80	3	Creditor Account	<CdtrAcct>	[0..1]		[1..1]	
1.1.0	4	Identification	<Id>	[1..1]	Choice		
1.1.2	5	Other	<Othr>	[1..1]			
1.1.3	6	Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{1,17} [0-9a-zA-Z]{1,17}
1.1.8	4	Type	<Tp>	[0..1]		[1..1]	
	5	[XOR]			Choice		
1.1.9	6	Code	<Cd>	[1..1]	text	T/C	Type Changed: One of the following code values must be used: CACC (Current) SACC (Settlement) SVGS (Savings)
	7	Current			CACC		
	7	Settlement			SACC		
	7	Savings			SVGS		
1.1.11	4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
2.81	3	Ultimate Creditor	<UltmtCdtr>	[0..1]			
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}
9.1.1	4	Postal Address	<PstlAdr>	[0..1]			
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..2]	

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
9.1.34	4	Contact Details	<CtctDtls>	[0..1]			
9.1.39	5	Fax Number	<FaxNb>	[0..1]	text \[+[0-9]{1,3}-[0-9()+\-\]{1,30}		
9.1.40	5	Email Address	<EmailAdr>	[0..1]	text{1,2048}	T/C	Type Changed: text{1,35}
2.82	3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]		[0..1]	
2.84	4	Instruction Information	<InstrInf>	[0..1]	text{1,140}		
2.86	3	Purpose	<Purp>	[0..1]	Choice		
2.87	4	Code	<Cd>	[1..1]	text{1,4}		
2.88	4	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
2.89	3	Regulatory Reporting	<RgltryRptg>	[0..10]		[0..1]	
11.1.0	4	Debit Credit Reporting Indicator	<DbtCdtRptgInd>	[0..1]	text		
	5	Credit			CRED		
	5	Debit			DEBT		
	5	Both			BOTH		
11.1.1	4	Authority	<Authrty>	[0..1]			
11.1.2	5	Name	<Nm>	[0..1]	text{1,140}	T/C	Comment: Recommendations: The tag "Name" must not exceed 70 characters. Else, the entire file will be rejected. ----- Type Changed: text{1,70}
11.1.3	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
11.1.4	4	Details	<Dtls>	[0..*]		[0..1]	
11.1.5	5	Type	<Tp>	[0..1]	text{1,35}		
11.1.6	5	Date	<Dt>	[0..1]	date		
11.1.7	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
11.1.8	5	Code	<Cd>	[0..1]	text{1,10}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
11.1.9	5	Amount	<Amt>	[0..1]	0 <= decimal td = 18 fd = 5		
	6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
11.1.10	5	Information	<Inf>	[0..*]	text{1,35}	[0..1]	
2.90	3	Tax	<Tax>	[0..1]			
13.1.4	4	Debtor	<Dbtr>	[0..1]			
13.1.5	5	Tax Identification	<TaxId>	[0..1]	text{1,35}		
2.91	3	Related Remittance Information	<RltdRmtInf>	[0..1 0]		[0..1]	
2.92	4	Remittance Identification	<RmtId>	[0..1]	text{1,35}		
2.93	4	Remittance Location Method	<RmtLctnMtd>	[0..1]	text		
	5	Fax			FAXI		
	5	Electronic Data Interchange			EDIC		
	5	Uniform Resource Identifier			URID		
	5	E Mail			EMAL		
	5	Post			POST		
	5	SMS			SMSM		
2.94	4	Remittance Location Electronic Address	<RmtLctnElctrc Adr>	[0..1]	text{1,2048}	T/C	Type Changed: text{1,256}
2.98	3	Remittance Information	<RmtInf>	[0..1]			
2.99	4	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..1]	Truncate: Only the first 80 characters will be taken into account.

Rule Definitions

Index	Name	Description	Formal Rule Definition
R1	Rule "BNP_ControlSum"		For each [CustomerCreditTransferInitiationV03], every occurrence of [CustomerCreditTransferInitiationV03/GroupHeader/ControlSum] value must be equal to the sum of all occurrences of the following element(s) [CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount]
R2	Rule "BNP_NbrOfTx_Count"		For each [CustomerCreditTransferInitiationV03], every occurrence of [CustomerCreditTransferInitiationV03/GroupHeader/NumberOfTransactions] value must be equal to the number of occurrences of [CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation]
R3	Rule "BNP_NbrOfTxPaymInf_Count"		For each [CustomerCreditTransferInitiationV03/PaymentInformation], every occurrence of [PaymentInformation/NumberOfTransactions] value must be equal to the number of occurrences of [PaymentInformation/CreditTransferTransactionInformation]
R4	Rule "BNP_PaymInf_ControlSum"		For each [CustomerCreditTransferInitiationV03/PaymentInformation], every occurrence of [PaymentInformation/ControlSum] value must be equal to the sum of all occurrences of the following element(s) [PaymentInformation/CreditTransferTransactionInformation/Amount/InstructedAmount]

R5	Rule "BNP_BOW/BMO- DebtorAgent_consistency"	Accurate BIC / Member Identification pair must be provided for Debtor Agent: - If Bank Of The West BIC is used, then '121100782' must be used as Member Identification - If BMO Harris bank BIC is used, then '071000288' must be used as Member Identification	For each [CustomerCreditTransferInitiationV03/PaymentInformation/DebtorAgent], if every occurrence of [DebtorAgent/FinancialInstitutionIdentification/BIC] has value included in the following list 'BWSTUS66' or 'BWSTUS66XXX' then every occurrence of [DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification] must have value included in the following list '121100782' and if every occurrence of [DebtorAgent/FinancialInstitutionIdentification/BIC] has value included in the following list 'HATRUS44' or 'HATRUS44XXX' then every occurrence of [DebtorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification] must have value included in the following list '071000288'
----	---	---	---

Legal Notices

Copyright

SWIFT SCRL © 2023. All rights reserved.

This material is a component of MyStandards, the SWIFT collaborative Web application used to manage standards definitions and industry usage. It can only be used and distributed in accordance with MyStandards Terms of Use.

Unless otherwise agreed in writing with SWIFT SCRL, you have no right to:

- authorise external end users to use this component for other purposes than their internal use.
- remove, alter, cover, obfuscate or cancel from view any copyright or other proprietary rights notices appearing in this physical medium.
- re-sell or authorise another party e.g. software and service providers, to re-sell this component.

Confidentiality

This publication may contain SWIFT or third-party confidential information. Only disclose it outside your organisation in accordance with MyStandards Terms of Use and your related license rights.

This component is provided 'AS IS'. SWIFT does not give and excludes any express or implied warranties with respect to this component such as but not limited to any guarantee as to its quality, supply or availability.

Any and all rights, including title, ownership rights, copyright, trademark, patents, and any other intellectual property rights of whatever nature in this component will remain the exclusive property of SWIFT or its licensors.

Trademarks and Patents

SWIFT is the trade name of S.W.I.F.T. SCRL. The following are registered trademarks of SWIFT:

SWIFT, the SWIFT logo, 3SKey, Innotribe, Sibos, SWIFTNet, MyStandards, SWIFTReady, and Accord. Other product, service, or company names in this publication are trade names, trademarks, or registered trademarks of their respective owners..