

Usage Guideline

BNPPDC_Pain.001.001.03_US_BOW/BMO_ ChequePrinting_20230623_Final

AMERICAS_BNPP_PAYABLES_MX

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

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Message Functionality

Collection Description

AMERICAS_BNPP_PAYABLES_MX ([link](#))

Description of BNP rules for all generic Payment Initiation Transactions Pain.001.001.03

This includes :

- Domestic transactions
- International transactions
- Urgent transactions
- INTC transactions
- Cheque transactions
- Payroll

Usage Guideline Description

BNPPDC_Pain.001.001.03_US_BOW/BMO_ChequePrinting_20230623_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 : Cheque printing

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_ChequePrinting_20230623_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	Comment: Tag is mandatory as per various steps of the processing. However, please note that value won't be used to print the cheque. ----- 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]			
9.1.15	5	Other	<Othr>	[0..*]		[1..1]	
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)

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	7	Fileact			5555555565		
	7	EBICS			8888888865		
9.1.20	6	Issuer	<Issr>	[0..1]	text{1,35}		
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}		
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}		
2.0	1	Payment Information	<PmtInf>	[1..*]		[1..1]	Rules: R3, R4 ----- Comment: Expected tags for instruction level (PmtInf, excluding CdtTrfTxInf transaction details) : # PmtInflId # PmtMtd # ReqdExctnDt # Dbtr (see included child elements) / DbtrAcct (see included child elements) / DbtrAgt (see included child elements)
2.1	2	Payment Information Identification	<PmtInflId>	[1..1]	text{1,35}		
2.2	2	Payment Method	<PmtMtd>	[1..1]	text		
	3	Cheque			CHK		
2.3	2	Batch Booking	<BtchBookg>	[0..1]	boolean		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 cheque flows booking: unitary booking by default.
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

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.17	2	Requested Execution Date	<ReqdExctnDt>	[1..1]	date		Comment: Cheques are processed on 1st possible day after file reception (depending on current day cut off). No execution date limitation for bank processing, but cheques will be ultimately printed with received date (e.g. even if past-dated or future-dated). # Past-dated cheques will be printed with received past date. # Current-dated cheques received after cut-off time will be processed on the next business day, but printed with initially received date. # Future-dated cheques will be directly printed but with initially received date.
2.18	2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	l	
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]		[1..1]	Rules: R5, R6 ----- Comment: Address and country are expected # Number and street name via 'AdrLine' or via 'StrtNm'+ 'BldgNb' # Post code, town name, country sub division and country via dedicated tags.
9.1.5	4	Street Name	<StrtNm>	[0..1]	text{1,70}		Rules: R5 ----- Comment: Recommended in order to indicate the street name. In such case AdrLine must be absent.
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules: R6 ----- Comment: Recommended in order to indicate the building number. In such case AdrLine must be absent.
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}	[1..1] T/C	Type Changed: text{1,9}
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1]	
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1]	
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..2]	Rules: R5, R6 ----- Comment: Technically 2 occurrences of 70x allowed. However, only 1st occurrence will be locally mapped and potential extra content will be ignored.
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]	
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}
1.1.11	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: R7 ----- 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: R7
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: R7 ----- 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			BWSTUS66XXX		
	5	BMO_ U S- BIC8			HATRUS44		
	5	BMO_ U S- BIC11			HATRUS44XXX		
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: R7 ----- 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	<PstAdr>	[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	<PstAdr>	[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	<Issr>	[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) # ChqInstr (see included child elements) # Cdtr (see included child elements)
2.28	3	Payment Identification	<PmtId>	[1..1]			
2.29	4	Instruction Identification	<InstrId>	[0..1]	text{1,35}		
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	
2.52	3	Cheque Instruction	<ChqInstr>	[0..1]		[1..1]	
2.53	4	Cheque Type	<ChqTp>	[0..1]	text	[1..1]	Comment: Recommended to use BCHQ
	5	Customer Cheque			CCHQ		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Certified Customer Cheque			CCCH		
	5	Bank Cheque			BCHQ		
	5	Draft			DRFT		
	5	Electronic Draft			ELDR		
2.54	4	Cheque Number	<ChqNb>	[0..1]	text{1,35}	[1..1] T/C	Comment: Unique combination of values must be used for listed below tags. Else, if same values combination was already use (in same file or in another one), cheque transaction will be considered as a duplicate. - PmtInf/CdtTrfTxInf/ChqInstr/ChqNb - PmtInf/DbtrAgt/FinInstnId/ClrSysMmbld/Mmbld - PmtInf/DbtrAcct/Id/Othr/Id ----- Type Changed: text{1,10}
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}
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	<Issr>	[0..1]	text{1,35}	I	
9.1.33	4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
2.79	3	Creditor	<Cdtr>	[0..1]		[1..1]	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1]	Truncate: Only the first 120 characters will be taken into account.
9.1.1	4	Postal Address	<PstlAdr>	[0..1]		[1..1]	Rules: R8 ----- Comment: Address and country are expected # Number and street name via 'StrtNm'+'BldgNb' or via 'StrtNm' only (if not possible for file sender to break out related data in separate tags) If 'StrtNm' can't be used, 1st occurrence of 'AdrLine' can be used instead with same logic as above. Recommended to use options based on 'StrtNm'. # Post code, town name, country sub division and country via dedicated tags.
9.1.5	5	Street Name	<StrtNm>	[0..1]	text{1,70}		Rules: R8 ----- Comment: # If used, 'StrtNm' must contain street name but can also contain building number (if file sender is not able to split both data in dedicated tags) # Alternatively, above data can be provided as 'AdrLine'. However, recommended option is to use 'StrtNm'. # Do not use 'StrtNm' and 'AdrLine' at the same time: 'AdrLine' content would be ignored.
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		Comment: 'BldgNb' use is recommended. However, if file sender is not able to split building number and street name data, building number can also be indicated as part of 'StrtNm' or 'AdrLine' (depending on used tag).
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}	[1..1] T/C	Type Changed: text{3,16}
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}	[1..1] T/C	Type Changed: text{2,35}
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	[1..1] T/C	Type Changed: text{2} [A-Z]{2,2}
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	FV [1..1]	FixedValue: US

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..1]	Rules: R8 ----- Comment: # If used, 'AdrLine' must contain street name but can also contain building number (if file sender is not able to split both data in dedicated tags) # Alternatively, above data can be provided as 'StrtNm' and 'BldgNb' - which is recommended option. # Do not use 'StrtNm' and 'AdrLine' at the same time: 'AdrLine' content would be ignored.
2.98	3	Remittance Information	<RmtInf>	[0..1]			
2.99	4	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..1]	

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-Dbtr_PstlAdr-StreetName"	Street name of debtor address can be provided in 2 exclusive ways. 1) Recommended usage: 'StrtNm' Note: in such case, building number will have to be provided as 'BldgNb' 2) Alternative usage: provide it as part of 'AdrLine'. Note: in such case buliding number will also have to be provided as part of 'AdrLine'	For each [CustomerCreditTransferInitiationV03/PaymentInformation/Debtor/PostalAddress], the following elements are mutually exclusive: [PostalAddress/StreetName] , [PostalAddress/AddressLine] and one of them must be present
R6	Rule "BNP_BOW/BMO-Dbtr_PstlAdr-BuildingNumber"	Building number of debtor address can be provided in 2 exclusive ways. 1) Recommended usage: 'BldgNb' Note: in such case, street name will have to be provided as 'StrtNm' 2) Alternative usage: provide it as part of 'AdrLine'. Note: in such case street name will also have to be provided as part of 'AdrLine'	For each [CustomerCreditTransferInitiationV03/PaymentInformation/Debtor/PostalAddress], the following elements are mutually exclusive: [PostalAddress/BuildingNumber] , [PostalAddress/AddressLine] and one of them must be present
R7	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'

R8	Rule "BP_BOW/BMO_Cred itorAddress_street"	# Number and street name are expected via 'StrtNm'+ 'BldgNb' or via 'StrtNm' only (if not possible for file sender to break out related data in separate tags) If 'StrtNm' can't be used, 1st occurrence of 'AdrLine' can be used instead with same logic as above. Recommended to use options based on 'StrtNm'. # 'StrtNm' and 'AdrLine' must not be present at the same time.	For each [CustomerCreditTransferInitiationV03/PaymentInformation /CreditTransferTransactionInformation/Creditor/PostalAdd ress], the following elements are mutually exclusive: [PostalAddress/StreetName] , [PostalAddress/AddressLine] and one of them must be present
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