

Usage Guideline

BNPPDC_Pain.001.001.03_US_BOW/BMO_ DomesticWire_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_DomesticWire_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 : domestic wires

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

Characters set : specific handling related to ix request type

- 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_DomesticWire_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) : # MsgId # CreDtTm # NbOfTx # InitgPty (see included child elements)
1.1	2	Message Identification	<MsgId>	[1..1]	text{1,35}		
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
1.6	2	Number Of Transactions	<NbOfTx>	[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 file structure controls applied during payment processing. However, please note that value is ignored in a later step of the processing. ----- 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 - OrgId - Othr - Id value according to channel to be used to send the file.
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}	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}	I	
9.1.33	3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
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}	I	
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 # 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	<PmtInflId>	[1..1]	text{1,35}		Truncate: Only the first 30 characters will be taken into account.
2.2	2	Payment Method	<PmtMtd>	[1..1]	text		
	3	Credit Transfer			TRF		
2.3	2	Batch Booking	<BtchBookg>	[0..1]	boolean	I	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 wires flows booking: unitary booking by default.
2.4	2	Number Of Transactions	<NbOfTxS>	[0..1]	text [0-9]{1,15}		Rules: R3

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.5	2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17		Rules: R4
2.6	2	Payment Type Information	<PmtTpInf>	[0..1]		[1..1]	Rules: R5 ----- 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 "Wire", please indicate 'HIGH' as InstrPrty or 'URGP' as SvcLvl/Cd (both can be present at the same time). # If payment is a domestic intracompany one, no need to indicate any specific category purpose code.
2.7	3	Instruction Priority	<InstrPrty>	[0..1]	text		Rules: R5
	4	High			HIGH		
2.8	3	Service Level	<SvcLvl>	[0..1]	Choice		Rules: R5
2.9	4	Code	<Cd>	[1..1]	text{1,4}	T/C	Type Changed: One of the following code values must be used: URGP (Urgent Payment)
	5	Urgent Payment			URGP		
2.17	2	Requested Execution Date	<ReqdExctnDt>	[1..1]	date		Comment: Used value must be from D-60 to D+30 compared to payment creation date. # Past-dated transactions older than 60 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}

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.1	3	Postal Address	<PstlAdr>	[0..1]			Rules: R6, R7 ----- Comment: If optional address is used, recommended usage is to provide # 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: R6 ----- Comment: Can be used if optional address is provided. Please note that tag content will be ignored during back-end processing if AdrLine is present too.
9.1.6	4	Building Number	<BldgNb>	[0..1]	text{1,16}		Rules: R7 ----- Comment: Can be used if optional address is provided. Please note that tag content will be ignored during back-end processing if AdrLine is present too.
9.1.7	4	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Type Changed: text{1,9}
9.1.8	4	Town Name	<TwnNm>	[0..1]	text{1,35}		
9.1.9	4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Type Changed: text{2} [A-Z]{2,2}
9.1.10	4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
9.1.11	4	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..2]	Rules: R6, R7 ----- Comment: Technically 2 occurrences of 70x allowed. However, only up to 70 characters globally taken into account and potential extra content will be ignored. 1) whole AdrLine content is concatenated (with 1 space separator between each AdrLine occurrence content) 2) 70 first characters of concatenated value are ultimately mapped by local back-end, potential extra content is ignored.
9.1.12	3	Identification	<Id>	[0..1]	Choice		
9.1.13	4	Organisation Identification	<OrgId>	[1..1]			

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
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}	I	
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		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	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}	l	
2.21	2	Debtor Agent	<DbtrAgt>	[1..1]			Rules: R8 ----- 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: R8
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: R8 ----- 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	l	

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
6.1.6	5	Member Identification	<Mmbld>	[1..1]	text{1,35}	T/C	Rules: R8 ----- 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		
	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]{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	

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
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}		
2.24	2	Charge Bearer	<ChrgBr>	[0..1]	text		Comment: If provided, charge bearer is ignored : CRED applied by default by local back-end.
2.25	2	Charges Account	<ChrgsAcct>	[0..1]			
1.1.0	3	Identification	<Id>	[1..1]	Choice		
1.1.1	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
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}		
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]([A-Z0-9]{3,3}){0,1}		
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}		
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		

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
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	Comment: If provided, charge bearer is ignored : CRED applied by default by local back-end.
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	
2.71	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}		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.77	3	Creditor Agent	<CdrAgt>	[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 name & 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
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}	[1..1] T/C	Truncate: Only the first 24 characters will be taken into account. ----- 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	<CdrAgtAcct>	[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	<Cdr>	[0..1]		[1..1]	
9.1.0	4	Name	<Nm>	[0..1]	text{1,140}	[1..1]	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
9.1.1	4	Postal Address	<PstlAdr>	[0..1]			Rules: R9 ----- Comment: PstlAdr block is optional in case of domestic wire. If used, recommended to indicate: # Number and street name via 'AdrLine' or via 'StrtNm'+ 'BldgNb' or 'StrtNm' (if not possible for file sender to break out related data in separate tags) # 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: R9 ----- Comment: # Recommended in order to indicate the street name. In such case AdrLine must be absent. # If file sender is not able to split BuildingNumber and StreetName in dedicated tags, both data can be indicated in present 'StrtNm' tag.
9.1.6	5	Building Number	<BldgNb>	[0..1]	text{1,16}		Comment: Present tag is recommended in order to indicate the building number. - In such case AdrLine must be absent. - If file sender is not able to split BuildingNumber and StreetName data, BuildingNumber can also be indicated as part of 'StrtNm' tag.
9.1.7	5	Post Code	<PstCd>	[0..1]	text{1,16}	T/C	Type Changed: text{3,16}
9.1.8	5	Town Name	<TwnNm>	[0..1]	text{1,35}		
9.1.9	5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	T/C	Type Changed: text{2} [A-Z]{2,2}
9.1.10	5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}	[1..1]	
9.1.11	5	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..3]	Rules: R9 ----- Comment: Only 35 first characters of whole AdrLine occurrences content are kept.
9.1.12	4	Identification	<Id>	[0..1]	Choice		
9.1.13	5	Organisation Identification	<OrgId>	[1..1]			

Index	Lv	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
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}		
1.1.8	4	Type	<Tp>	[0..1]			
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]	
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}		

Index	Lv l	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
2.88	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2.89	3	Regulatory Reporting	<RgltryRptg>	[0..1 0]		[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}		
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		

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Fax			FAXI		
	5	Interchange Electronic Data			EDIC		
	5	Uniform Resource Identifier			URID		
	5	E Mail			EMAL		
	5	Post			POST		
	5	SMS			SMSM		
2.94	4	Remittance Location Electronic Address	<RmtLctnElctrncAdr>	[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- Payment_typing-Wire"	To type a payment as "Wire": - At least one of InstrPrty or SvcLvl/code must be present, and both can be present at same time. - Reminder: for Wire, only 'HIGH' can be used as InstrPrty / only 'URGP' can be used as SvcLvl/Cd (not controlled by this additional rule, but controlled through values defined as allowed at each tag level)	For each [CustomerCreditTransferInitiationV03/PaymentInformation /PaymentTypeInformation], if the following element(s) [PaymentTypeInformation/InstructionPriority] is (are) absent then at least one occurrence of the following element(s) [PaymentTypeInformation/ServiceLevel] must be present and if the following element(s) [PaymentTypeInformation/ServiceLevel] is (are) absent then at least one occurrence of the following element(s) [PaymentTypeInformation/InstructionPriority] must be present
R6	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 building 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 all may be absent
R7	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 all may be absent

R8	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'
R9	Rule "BNP_BOW/BMO_DomesticWire_CreditorAddress_Street"	If optional address is present, street name can be provided as 'StrtNm' or as 'AdrLine'.	For each [CustomerCreditTransferInitiationV03/PaymentInformation/CreditTransferTransactionInformation/Creditor/PostalAddress], the following elements are mutually exclusive: [PostalAddress/StreetName] , [PostalAddress/AddressLine] and all may be absent

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